stripe

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Stripe Services Agreement—Services Terms

The list of Services Terms below does not indicate that a Service or part of a Service is available in a particular country. Please see the **Stripe Website** and **Documentation** for more information on Stripe's Services and their availability.

*For informational purposes only, we have translated the Stripe Services Agreement into **selected languages**.*

*Read more about the **changes made November 18, 2025**.*

Stripe Financial Services Terms

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Stripe Financial Services Terms

Last modified: November 18, 2025

1. Stripe Financial Services.

These terms ("**Stripe Financial Services Terms**") supplement the General Terms and apply to a Service if incorporated by reference into the applicable Services Terms. The Regional Terms in Section 5 (Regional Terms) of these Stripe Financial Services Terms apply based on User's Stripe Account Country. Capitalized terms that are not defined in these Stripe Financial Services Terms have the same meanings given to them in the General Terms.

2. User's Obligations.

2.1 User's Business.

User must be a business (including sole proprietor), governmental or public sector entity, or non-profit organization, and must be located in the same country where Stripe is providing the Services to User, or in a country approved by Stripe with respect to the Services. User's use of the Services is subject to approval by Stripe.

2.2 User Information.

To access the Services, and upon Stripe's request, User must promptly provide complete and accurate User Information to Stripe in a form satisfactory to Stripe, and must keep the User Information in its Stripe Account current. User must promptly update its Stripe Account with any changes affecting User, including changes affecting its business activities, Representatives, beneficial owners, and principals. User also must promptly notify Stripe and provide updated User Information if (a) User experiences or anticipates experiencing a Change of Control; (b) User experiences or anticipates experiencing a material change in User's business or financial condition, including if User experiences or is likely to experience an Insolvency Event; (c) the regulatory status of the business for which User is using the Services changes, including if it becomes subject, or no longer subject, to regulatory oversight; or (d) a Governmental Authority has notified User that it or its business is the subject of investigative action.

2.3 Information Stripe Obtains.

User authorizes Stripe to obtain information about User and its business from Stripe's service providers and other third parties, including credit reporting

agencies, banking partners and information bureaus, for the purposes of this Agreement. This information may include User's, or User's Representative's, name, addresses, credit history, banking relationships, and financial history. User must authorize and direct those third parties to compile and provide this information to Stripe.

2.4 Financial Providers.

User must comply with all Financial Provider Terms that apply to User's use of the Services. If there is any inconsistency between any provision of this Agreement and the Financial Provider Terms, the applicable Financial Provider Terms will prevail to the extent of the inconsistency. The Financial Provider Terms may be amended from time to time, and User's continued use of the applicable Services constitutes User's agreement to those amended terms. To the extent Law and applicable Financial Provider Terms permit, Stripe and its Affiliates are not liable for failures or delays in performance by any third party Financial Provider, including as a result of (a) its failure to settle a Transaction to Stripe or its Affiliates; or (b) its default, insolvency, or bankruptcy.

2.5 Assessed Fines.

User is responsible for all Assessed Fines and must reimburse Stripe for its payment of Assessed Fines, except to the extent the Assessed Fines result from Stripe's negligence, fraud, willful misconduct, or breach of this Agreement.

3. Stripe's Rights and Obligations.

3.1 Holding of Funds.

Unless stated otherwise in Service Terms, Stripe will own, and User will not receive, any interest earned on funds held by Stripe or an applicable Affiliate. In addition, to the extent Law and applicable Financial Provider Terms (if any) permit, Stripe and its Affiliates may invest funds they hold in liquid investments. Stripe or its applicable Affiliates will (a) hold these investments separate from investments made with their own funds; and (b) own, and User will not receive, any earnings from these investments. Stripe's and its Affiliates' investment of funds will not affect or delay Stripe's obligations under this Agreement.

3.2 Dormant Accounts.

If User has a positive account balance that remains inactive for an extended period, Stripe may be required to deliver the funds to the appropriate Governmental Authority as abandoned property. However, if Law requires, Stripe or its applicable Affiliate will attempt to notify User before doing so.

3.3 Reserve.

(a) Where permitted in the Service Terms, Stripe may establish a Reserve and will notify User of the Reserve terms (the "**Reserve Notice**"). The Reserve will be held by Stripe in a Reserve Account and may be used to offset amounts owed to Stripe Entities in accordance with this Agreement. User acknowledges that

Stripe has sole control over the Reserve and that User has no legal or equitable right or interest in any earnings generated by any Reserve, and is not entitled to draw funds from any Reserve. Stripe will release to User any funds forming part of the Reserve only if, and to the extent that, Stripe is satisfied that the relevant risk exposure has been mitigated. This section does not limit Stripe's other rights or remedies under this Agreement.

(b) Stripe may change the Reserve terms if Stripe believes that there is, or is likely to be, a change in the underlying risk presented by the User Group's use of the Services; or as a Financial Provider requires.

(c) Stripe may fund and replenish the Reserve through any or all of:

(i) using funds User provides upon Stripe's request;

(ii) using funds that a Stripe Entity owes to any User Entity for Transactions that the User Group accepts through the Stripe Payments Services; or

(iii) debiting the User Bank Accounts.

(d) If User's Stripe Account balance becomes negative, then, without limiting Stripe's other rights or remedies under this Agreement, a portion of the Reserve equal to the amount of the negative balance is automatically deemed to be applied by Stripe to offset the negative Stripe Account balance (thereby becoming the sole property of Stripe), and the Reserve must be promptly replenished in accordance with Section 3.3(c) above.

3.4 Security Interest.

User assigns and transfers to, and grants to, Stripe (as agent for each other Stripe Entity, and for the benefit of itself and the other Stripe Entities (collectively, the "**Secured Parties**")) a security interest in all of User's right, title and interest (if any) in and to the following property, whether now existing or hereafter arising (collectively, the "**Collateral**"), as collateral security for the prompt and complete payment and performance when due of all obligations owing to any Secured Party (the "**Secured Obligations**"):

(a) all funds owed to User for Transactions (including funds owed to User for future Transactions and all funds that Stripe holds on User's behalf);

(b) all rights to receive credits and payments under this Agreement; and

(c) any Reserve and any beneficial interest in the Reserve Accounts and any funds held in them.

User authorizes and consents to Stripe giving notice of the Collateral to any relevant party who may need to be notified under any local law. User must execute all documents and provide all authorizations that Stripe reasonably requests for the purpose of creating, perfecting (including filing relevant documents), maintaining and enforcing this security interest, even if the request is made after User's applicable balance with Stripe becomes negative.

Except as permitted by this section, User will not assign, grant, create, incur, assume, agree to create, or permit to exist, any security interest, lien, pledge,

hypothec, encumbrance or charge in or over the Reserve, the Reserve Accounts, or any funds held in them.

3.5 Credit Support Requirement.

Stripe may require User to provide a guarantee (including a personal, parent or bank guarantee) or letter of credit in a form and substance that satisfies Stripe. In this event, Stripe will inform User of the amount of and the reasons for the requirement. If User is unable to satisfy the requirement when Stripe requires User to do so, Stripe may suspend or terminate User's access to the Services.

3.6 Negative Balances.

If User's Stripe Account balance (or the Stripe Account balance of any User Entity) is negative, or does not contain funds sufficient to pay amounts that User (or a User Entity) owes to a Stripe Entity or Customers, then without limiting Stripe's rights under Sections 7.2 and 7.5 of the General Terms, Stripe may debit the User Bank Accounts or the User Bank Account of any User Entities (pursuant to the debit authorization granted by that User Entity) by the amount necessary to collect, and pay out to Customers if applicable, the amounts User owes.

3.7 PCI-DSS.

Stripe provides the Services in a manner consistent with PCI-DSS requirements that apply to Stripe.

3.8 Use of Fraud Signals.

If Stripe provides User with information regarding the possibility or likelihood that a transaction may be fraudulent or that an individual cannot be verified, Stripe may incorporate User's subsequent actions and inactions into Stripe's fraud and verification model, for the purpose of identifying future potential fraud. Please see the **Stripe Privacy Center** for more information on **Stripe's collection of end-customer data** for this purpose and for **guidance on how to notify Customers**.

4. Definitions.

"**Activity**" means any action taken on or related to a Connected Account's Stripe Account that a Stripe Connect Platform or a Connected Account initiates, submits or performs, either through the Stripe Technology or through the Stripe Connect Services, including communication regarding the Services as related to that Connected Account.

"**Financial Provider Terms**" means (a) the rules and terms a Financial Provider specifies that apply to that entity's services; and (b) the PCI Standards.

"**Insolvency Event**" means the occurrence of any of the following (or any analogous procedure or step):

(a) as defined by Law, User is unable (or deemed to be unable) to pay its debts;

(b) user is the subject of a petition, resolution, order, or any other step in relation to winding up, bankruptcy, or equivalent proceedings;

(c) User stops, or threatens to stop, carrying on all or part of its business (except for the purposes of an amalgamation, reconstruction, or reorganization);

(d) User enters into a compulsory or voluntary liquidation, or a liquidator is appointed in relation to User or any of User's assets;

(e) User is the subject of a petition for an administration order or an application for such an order, or a notice of intention to appoint an administrator to User is given, or any other step is taken by any individual or entity with a view to the administration of User under Law;

(f) a moratorium is agreed or declared with respect to all or part of User's debts;

(g) User enters, or proposes to enter, into any compromise or arrangement of User's debts with or for the benefit of some or all of User's creditors generally, or in respect of a particular type of User's debts;

(h) User begins proceedings or negotiations, or proposes or agrees, to reschedule, readjust or defer User's debts;

(i) a liquidator, receiver, administrative receiver, administrator, manager, or other similar officer is appointed in respect of the whole or any part of User's assets;

(j) an enforcement of any security over, or an execution, attachment, lien, levy, distress, or similar procedure is levied against, any of User's assets;

(k) any legal proceeding, corporate action, or other procedure or step is taken in connection with appointing an administrator, administrative receiver, receiver, liquidator, manager, trustee in bankruptcy, or other similar officer in relation to User or any of User's assets; or

(l) where any User Entity or shareholder of a User Entity is subject to any of the events listed in this definition.

"**Payment Method Acquirer**" means an entity that a Payment Method Provider has authorized to (a) sponsor or submit Transactions at the request of merchants to the Payment Method Provider for authorization and clearing; and (b) receive and remit settlement funds for authorized and cleared Transactions.

"**PCI-DSS**" means the Payment Card Industry Data Security Standard.

"**PCI Standards**" means PCI-DSS and Payment Card Industry Software Security Framework (PCI-SSF), including successor standards (if any).

"**Reserve**" means collateral funds which Stripe holds and controls to satisfy any liabilities or potential liabilities User incurs under this Agreement, including any funds described as "Reserve" amounts in the Reserve Notice, the Stripe Dashboard or in any other communications to User.

“**Reserve Account**” means one or more pooled accounts established by Stripe to hold amounts designated as Reserves.

“**Stripe Payments Services**” means the Services that enable User to accept and refund Customer payments, perform related financial transactions, and manage Customer Disputes.

5. Regional Terms.

The following Regional Terms apply for the countries or regions below. If there is a conflict between the Stripe Financial Services Terms and the Regional Terms, the Regional Terms prevail.

United States.

The following Regional Terms apply for Users in the United States.

5.1 Regulated Money Transmission.

Certain Services involve regulated money transmission under U.S. Law. To the extent that User’s use of the Services involves money transmission or other regulated services under U.S. Law, Stripe’s Affiliate, Stripe Payments Company (“**SPC**”) provides those regulated Services, and the SPC terms located on or accessible from the Stripe Legal Page will apply to User, unless the applicable Services Terms specify otherwise. Stripe is not a bank, and does not accept deposits.

5.2 Reserves and Security Interest.

For the purposes of Sections 3.3 (Reserve) and 3.4 (Security Interest), Reserve funds are held in Reserve Accounts established by SPC, and User grants the security interest to SPC (as agent for each other Secured Party and for the benefit of itself and the other Secured Parties).

European Economic Area.

The following Regional Terms apply for Users in the European Economic Area.

5.1 Provision of Regulated Financial Services.

Stripe Technology Europe, Limited ("**Stripe PSP**") is an additional party to this Agreement solely for the purposes of (a) providing Regulated Financial Services; and (b) acting as a Payment Method Acquirer. Each reference in this Agreement to "Stripe" means Stripe Payments Europe, Limited, except to the extent that the reference relates to providing Regulated Financial Services, in which case "Stripe" means Stripe PSP. "**Regulated Financial Services**" means (i) the Services that the Central Bank of Ireland has authorised Stripe PSP to provide, which are listed at https://registers.centralbank.ie/FirmRegisterDataPage.aspx?firmReferenceNumber=C187865&register=63, and (ii) any other regulated financial services it is entitled to provide under applicable Law. Stripe PSP is regulated by the Central Bank of Ireland. The Central Bank of Ireland has authorised Stripe PSP as an electronic money institution under reference number C187865. Stripe PSP is not a bank and does not offer any form of deposit or savings account. Stripe PSP is not part of the Financial Services

Compensation Scheme or the Deposit Guarantee Scheme. To the extent the Services are Regulated Financial Services, Stripe PSP is the only provider of those Services.

5.2 Collection of Payment Proceeds.

As the provider of Regulated Financial Services, Stripe PSP will be the only Stripe party liable to User for collecting payment proceeds from Transactions on User's behalf, safeguarding those proceeds according to Law, and settling those proceeds to the User Bank Account or as User otherwise directs.

5.3 E-money Services.

Depending on User's location and, if applicable, User's Connected Accounts' locations, Stripe may offer E-money Services to User. "**E-money**" means electronic money as defined in SI No. 183/2011 – European Communities (Electronic Money) Regulations 2011. The terms in this section only apply if Stripe provides E-money Services to User. User may use the Services to purchase E-money from Stripe, to send and receive E-money, and, if applicable, to transfer E-money to and from Connected Accounts. User will not receive any earnings from E-money that Stripe issues or holds. As the provider of Regulated Financial Services, Stripe PSP will be the only Stripe party liable to User for issuing, redeeming and transferring E-Money. If Stripe PSP issues E-money to User, Stripe PSP will safeguard funds received from User in exchange for that E-money according to Law. User may use the Stripe Technology to redeem E-money Stripe PSP holds for User for par value.

5.4 Payment Account.

"**Payment Account**" means a payment account as that term is defined in SI No. 6/2018 – European Union (Payment Services) Regulations 2018.

5.5 Using a Third-Party Payment Services Provider (TPP).

"**TPP**" means a third-party payment service provider that a Governmental Authority authorises to provide account information services or payment initiation services. If Stripe provides a Payment Account to User, User may enable a TPP to access information regarding that Payment Account or make payments from the Payment Account according to Law. User must ensure that each TPP User uses (if any) is authorised or registered with the applicable Governmental Authority. Notwithstanding anything to the contrary in this Agreement, as among the parties, User is liable for the TPP's acts and omissions. If necessary to allow the TPP to access User's Payment Account, User may provide User's Stripe Account credentials to the TPP. Stripe may refuse to allow any TPP to access information regarding User's Payment Account if Stripe reasonably believes that the TPP's actions are unauthorised, fraudulent or illegal. Unless Law prohibits notification, Stripe will notify User if Stripe takes this action. User must notify Stripe immediately if User believes a payment made through a TPP was unauthorised or incorrect.

5.6 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), Stripe safeguards funds Stripe holds for User as required by Law.

However, if Stripe uses safeguarded funds to fund a Reserve, then Stripe will no longer safeguard those funds on User's behalf.

5.7 Notifications for Modifications to this Agreement related to Regulated Financial Services.

For modifications to this Agreement related to Regulated Financial Services, Stripe will notify User as Law requires.

5.8 Complaints.

If User has a complaint about Regulated Financial Services provided by Stripe, User may contact complaints@stripe.com. User can find more information about Stripe's Complaints Policy here. If User's complaint is unresolved, User may be entitled to refer it to the Irish Financial Services and Pensions Ombudsman (FSPO). User can find more information about the FSPO, its contact details and the eligibility requirements in Stripe's Complaints Policy and at www.fspo.ie.

5.9 Reserves.

For the purposes of Section 3.3 (Reserve), Reserve funds are held in Reserve Accounts established by Stripe PSP. In addition to the provisions under Section 3.3, User acknowledges that User has no legal, beneficial or equitable right or interest in any Reserve or Reserve Account and that title to the Reserve funds and Reserve Accounts remains solely with Stripe PSP. To avoid doubt, this section does not limit Stripe's obligation under Section 3.3(a) to return to User

any funds forming part of the Reserve to the extent that Stripe is satisfied the risk exposure has been mitigated.

United Kingdom, Switzerland, Gibraltar.

The following Regional Terms apply for Users in the United Kingdom, Switzerland and Gibraltar.

5.1 Provision of Regulated Financial Services.

Stripe Payments UK Ltd ("**Stripe PSP**") is an additional party to this Agreement solely for the purposes of (a) providing Regulated Financial Services; and (b) acting as a Payment Method Acquirer. Each reference in this Agreement to "Stripe" means Stripe Payments Europe, Limited, except to the extent that the reference relates to providing Regulated Financial Services, in which case "Stripe" means Stripe PSP. "**Regulated Financial Services**" means the Services that the U.K. Financial Conduct Authority has authorised Stripe PSP to provide, which are listed at https://register.fca.org.uk/s/firm?id=001b000000pibOHAAY. The U.K. Financial Conduct Authority has authorised Stripe PSP as an electronic money institution under reference number 900461. Stripe PSP is not a bank and does not offer any form of deposit or savings account. Stripe PSP is not part of the Financial Services Compensation Scheme or the Deposit Guarantee Scheme. To the extent the Services are Regulated Financial Services, Stripe PSP is the only provider of those Services.

5.2 Collection of Payment Proceeds.

As the provider of Regulated Financial Services, Stripe PSP will be the only Stripe party liable to User for collecting payment proceeds from Transactions on User's behalf, safeguarding those proceeds according to Law, and settling those proceeds to the User Bank Account or as User otherwise directs.

5.3 E-money Services.

Depending on User's location and, if applicable, User's Connected Accounts' locations, Stripe may offer E-money Services to User. "**E-money**" means electronic money as defined in the Electronic Money Regulations 2011 (SI 2011/99). The terms in this section only apply if Stripe provides E-money Services to User. User may use the Services to purchase E-money from Stripe, to send and receive E-money, and, if applicable, to transfer E-money to and from Connected Accounts. User will not receive any earnings from E-money that Stripe issues or holds. As the provider of Regulated Financial Services, Stripe PSP will be the only Stripe party liable to User for issuing, redeeming and transferring E-Money. If Stripe PSP issues E-money to User, Stripe PSP will safeguard funds received from User in exchange for that E-money according to Law. User may use the Stripe Technology to redeem E-money Stripe PSP holds for User for par value.

5.4 Payment Account.

"**Payment Account**" means a payment account as that term is defined in the Payment Services Regulations 2017 (Statutory Instrument 2017/752).

5.5 Using a Third-Party Payment Services Provider (TPP).

"**TPP**" means a third-party payment service provider that a Governmental Authority authorises to provide account information services or payment initiation services. If Stripe provides a Payment Account to User, User may enable a TPP to access information regarding that Payment Account or make payments from the Payment Account according to Law. User must ensure that each TPP User uses (if any) is authorised or registered with the applicable Governmental Authority. Notwithstanding anything to the contrary in this Agreement, as among the parties, User is liable for the TPP's acts and omissions. If necessary to allow the TPP to access User's Payment Account, User may provide User's Stripe Account credentials to the TPP. Stripe may refuse to allow any TPP to access information regarding User's Payment Account if Stripe reasonably believes that the TPP's actions are unauthorised, fraudulent or illegal. Unless Law prohibits notification, Stripe will notify User if Stripe takes this action. User must notify Stripe immediately if User believes a payment made through a TPP was unauthorised or incorrect.

5.6 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), Stripe safeguards funds Stripe holds for User as required by Law. However, if Stripe uses safeguarded funds to fund a Reserve, then Stripe will no longer safeguard those funds on User's behalf.

5.7 Notifications for Modifications to this Agreement related to Regulated Financial Services.

For modifications to this Agreement related to Regulated Financial Services, Stripe will notify User as Law requires.

5.8 Complaints.

If User has a complaint about Regulated Financial Services provided by Stripe, User may contact complaints@stripe.com. User can find more information about Stripe's Complaints Policy here. If User's complaint is unresolved, User may be entitled to refer it to the Financial Ombudsman Service (FOS). User can find more information about the FOS, its contact details and the eligibility requirements in Stripe's Complaints Policy and at www.financial-ombudsman.org.uk.

5.9 Reserves and Security Interest.

For the purposes of Sections 3.3 (Reserve) and 3.4 (Security Interest), Reserve funds are held in Reserve Accounts established by Stripe PSP, and User grants the security interest to Stripe PSP (as agent for each other Secured Party and for the benefit of itself and the other Secured Parties). The security interest is taken by way of a fixed first charge.

Australia.

The following Regional Terms apply for Users in Australia.

5.1 Security Interest.

The Reserve Notice, read together with the terms of Section 3.3 (Reserve), shall be taken to constitute a separate security agreement for the purpose of the Personal Property Securities Act 2009 (Cth) which will take effect on and from the date the Reserve Notice is delivered in accordance with its terms.

5.2 Credit Support Requirement.

If Stripe requires a guarantee or letter of credit, Stripe will provide User with reasonable notice to satisfy the requirement.

Brazil.

The following Regional Terms apply for Users in Brazil.

5.1 Stripe's Status.

Stripe is not a bank and does not accept bank deposits, provide loans or extend credit. Stripe is also not an e-money issuer and does not offer payment accounts (as those terms are defined under Brazilian Law). A Stripe Account is not a deposit account or a payments account (as defined under Brazilian Law).

5.2 Subacquirer Activities; Closed Loop Networks.

5.2.1 User warrants that no User Entity is using or will use the Services in Brazil in the capacity of a Subacquirer. If Stripe allows User to use the Services in Brazil in the capacity of a Subacquirer, then User must notify Stripe at least 5 days before acting as a Subacquirer in Brazil. As used in this Agreement, "**Subacquirer**" has

the meaning given in the Brazilian Central Bank's Resolution No. 150, dated October 6, 2021, or any other meaning adopted by the Brazilian Central Bank.

5.2.2 User warrants that no User Entity is using or will use the Services in Brazil in the capacity of a Closed-Loop Network with an interoperability agreement with the Card Networks. If Stripe allows User to use the Services in Brazil in the capacity of a Closed-Loop Network, then User must enter into additional written agreements with Stripe and Card Networks. As used in this Agreement, "**Closed Loop Network**" is the English translation for "Instituidor de Arranjo de Pagamento Fechado", which has the meaning given in the Brazilian Central Bank's Resolution No. 150, dated October 6, 2021 (as amended), or any other meaning adopted by the Brazilian Central Bank.

5.2.3 If User uses the Services in breach of this section, then Stripe may immediately suspend or terminate User's access to the Services.

5.3 Reserve.

If Stripe establishes a Reserve under Section 3.3 (Reserve), Stripe may fund and replenish the Reserve through any or all of: (i) using funds User provides upon Stripe's request; or (ii) using funds that Stripe owes to User for Transactions that User accepts through the Stripe Payments Services.

5.4 Politically Exposed Persons.

User must notify Stripe if any of User's representatives, beneficial owners, principals, and other individuals associated with User or User's Stripe Account is

or was a “politically-exposed person” as defined under Brazilian Law.

5.5 Lien or Interest in Payment Card Receivables.

5.5.1. *Payment Card Receivables.* “**Payment Card Receivables**” means card receivables generated from card charges that Stripe captures, processes and settles on User’s behalf. User may only grant or assign to any third party a lien on or interest in Payment Card Receivables as authorized by Law. If User does so, then the following applies:

5.5.2 *Data Sharing.* In accordance with Law, Stripe will share data related to Payment Card Receivables with Card Receivables Registration Offices. User must inform Stripe about any negotiation with third party beneficiaries that are non-financial institutions related to Payment Card Receivables within 10 business days from the start of the negotiation. User must provide Stripe with accurate and complete information related to the negotiations of Payment Card Receivables.

5.5.3 *Communication with Card Receivables Registration Offices*. “**Card Receivables Registration Office**” means any competent Payment Card Receivables registration office in Brazil. Stripe will manage communication with the appropriate Card Receivables Registration Offices related to (i) requests from third parties to access or refrain from accessing information about User’s Payment Card Receivables preferences (opt-in, opt out); (ii) release of assignments or encumbrances, including those associated with a Promessa de Cessão or similar contracts; and (iii) measures associated with contestations.

5.6 Domicile Institution.

"**Domicile Institution**" means the financial institution or payment institution where User holds its User Bank Account. User will register its User Bank Account with a Domicile Institution to which User transfers funds User receives from Customers. User is responsible for maintaining User's Domicile Institution registration current. If the bank or financial institution registered as User's Domicile Institution becomes the subject of an Insolvency Event, User must arrange for its regularization or register with a new Domicile Institution within 10 business days from the day User becomes aware of the Insolvency Event. Stripe may withhold any transfer of settlement funds for Transactions until we receive confirmation that User has registered with a new valid Domicile Institution, or has regularized the existing Domicile Institution. User must notify Stripe if User changes its Domicile Institution.

5.7 User Information Audit.

User authorizes Stripe to audit any information or document provided, directly or through third parties, allowing for full access to any physical or digital places or environments where the information or documents are stored.

5.8 Legal Successor.

If User no longer exists due to termination or death (as applicable), Stripe will only carry out any due payouts in favor of User's legal successor or any other legal beneficiary, as evidenced by the proper legal documentation sent to Stripe by User or User's legal representative.

Canada.

The following Regional Terms apply for Users in Canada.

5.1 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), as required by Law Stripe safeguards funds Stripe holds for User in trust, as trustee, and User appoints Stripe as trustee for such limited purpose. However, if Stripe uses safeguarded funds to fund a Reserve, then Stripe will no longer safeguard those funds on User's behalf.

5.2 Code of Conduct, Complaint Handling Disclosure.

The Financial Consumer Agency of Canada (the "**FCAC**") has established a Code of Conduct for the Payment Card Industry in Canada (the "**Code**"), a copy of which is available at the FCAC's website.

Stripe has established a process for managing potential Code compliance violations. If User has a complaint about a particular element of the Code, User is asked to submit User's complaint to Stripe Complaints and include all of the requested information so that Stripe may appropriately investigate the matter. Within User's submission, User is asked to identify one or more of the following elements of Code that the complaint pertains to:

Element 1: Transparency and Disclosure by Acquirers and Downstream Participants; Element 2: Notice to Acquirers of PCNO Core Fee Changes;

Element 3: Ability to Cancel Agreements without Penalty; Element 4: Notice to Merchants of Acquirer/Processor Fee and PCNO Core Fee Changes; Element 5: Limited Acceptance – Merchant Choice; Element 6: Negative Option Acceptance Not Allowed; Element 7: Renewal of Merchant Agreements and Related Service Agreements; Element 8: Discounts for Different Payment Methods; Element 9: Competing Domestic Debit Card Applications; Element 10: Separation of Payment Card Functions; Element 11: Provisioning to Devices; Element 12: Premium Cards; Element 13: Branding of Cards; or the Code Complaint Handling Process.

Stripe will acknowledge receipt of User's email within 5 business days of receipt in accordance with the Code. Stripe will either resolve the complaint within 20 business days of receipt of User's email, or provide User information as to why it has not been resolved within that period.

If User's complaint has not been resolved after following this process, User may contact the Financial Consumer Agency of Canada by calling 1-866-461-3222 or emailing info@fcac-acfc.gc.ca.

User is bound by this Agreement when User accepts it as part of setting up User's Stripe Account. Unless otherwise agreed in writing between User and Stripe, User may close User's Stripe Account and terminate this Agreement at any time, and there is no fee to do so. Pricing can be found on the **Stripe Pricing Page**.

5.3 Hypothec.

For Users located in the Province of Québec, the security interest referred to in Section 3.4 (Security Interest) is instead referred to as a hypothec. Stripe acts as hypothecary representative as contemplated in the Civil Code of Québec on behalf of the Secured Parties in order to receive and hold such hypothec. User consents to the Collateral securing the performance of the Secured Obligations and agrees that: (a) the Collateral constitutes monetary claims within the meaning of the Civil Code of Québec and notwithstanding any account documentation or agreement relating to the Collateral, the laws of the Province of Québec are applicable to and govern the validity, publication and effects of publication of the hypothec on the Collateral, and (b) Stripe, in its capacity as hypothecary representative, has control over the monetary claims comprised in the Collateral in the manner provided for in the Civil Code of Québec.

Hong Kong.

The following Regional Terms apply for Users in Hong Kong.

5.1 Specific Representations and Warranties.

User represents and warrants that User is the entity accessing and using the Services, is not entering into this Agreement on behalf of or for any other entity, and has not granted any rights in the Stripe Account to any other entity.

5.2 No Deposit Account, Stored Value Facility or Money Service.

Stripe does not provide User a deposit account, offer User a stored value facility, or operate a money service. References to the funds or balance held in User's

Stripe Account reflect Transactions that Stripe has processed for User only.

5.3 Security Interest.

The security interest referred to in Section 3.4 (Security Interest) is taken by way of a fixed first charge.

India.

The following Regional Terms apply for Users in India.

5.1 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), Stripe safeguards funds Stripe holds for User as required by Law.

5.2 Security Requirements.

User is responsible for assessing the security requirements of User's business, and selecting and implementing security procedures and controls appropriate to mitigate User's exposure to security incidents. User will ensure that its systems will, at all times, conform to the same baseline technology standards and security controls that are applicable to Stripe's capacity for providing the Services under applicable Law. Stripe may require User to undertake comprehensive security assessments or obtain periodic assessment reports and User will do so promptly upon request.

The following Regional Terms apply for Users in Indonesia.

5.1 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), Stripe safeguards funds Stripe holds for User as required by Law.

Malaysia.

The following Regional Terms apply for Users in Malaysia.

5.1 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), Stripe safeguards funds Stripe holds for User as required by Law.

Mexico.

The following Regional Terms apply for Users in Mexico.

5.1 Stripe's Status as an Aggregator or Acquirer.

Stripe is not a bank, money transmitter, or a money services business ("**MSB**") and does not accept deposits or offer banking or MSB services as defined by the Credit Institutions Law (Ley de Instituciones de Crédito), and the Law for Credit Auxiliary Organizations and Activities (Ley General de Organizaciones y Actividades Auxiliares del Crédito). Stripe is acting as an aggregator or acquirer

under the terms of the General Rules Applicable to the Payment Processing Networks (Disposiciones de Carácter General Aplicables a las Redes de Medios de Disposición), published by the Bank of Mexico on March 11, 2014, as amended from time to time, as well as under any other applicable regulation issued by the Bank of Mexico, the National Banking and Securities Commission or by any other government authority for aggregators, acquirers, or other participants of the payment processing networks in Mexico.

5.2 Security Interest.

For the avoidance of doubt, User grants the security interest as described in Section 3.4 (Security Interest) in accordance with Section Sixth of Title Second of the General Law of Negotiable Instruments and Credit Transactions (Ley General de Títulos y Operaciones de Crédito or "LGTOC") as a first priority non-possessory pledge.

5.3 Maximum Amount of Fees.

The maximum amount of Fees Stripe charges for payment services in Mexico are registered with the Bank of Mexico.

5.4 Information Stripe Obtains.

This Section replaces Section 2.3 (Information Stripe Obtains).

User authorizes Stripe to retrieve information about User and User's business from Stripe's service providers and other third parties, including credit reporting

agencies (Sociedades de Información Crediticia, including Trans Union de México, S.A. SIC and Dun & Bradstreet, S.A. SIC.), banking partners and information bureaus, and User authorizes and directs those third parties to compile and provide that information to Stripe. This information may include User's, or User's Representative's, name, addresses, credit history, banking relationships, credit report, and financial history. User also authorize Stripe to share any financial information obtained, including the results of the credit reports, with any Stripe Affiliates.

New Zealand.

The following Regional Terms apply for Users in New Zealand.

5.1 Credit Support Requirement.

If Stripe requires a guarantee or letter of credit, Stripe will provide User with reasonable notice to satisfy the requirement.

Japan.

The following Regional Terms apply for Users in Japan.

5.1 Additional Eligible Users.

Individuals that are not businesses (including individuals that are not sole proprietors) are only eligible as Stripe Users if pre-approved by Stripe.

Singapore.

The following Regional Terms apply for Users in Singapore.

5.1 Specific Representations and Warranties.

User represents and warrants that User is the entity accessing and using the Services, is not entering into this Agreement on behalf of or for any other entity, and has not granted any rights in the Stripe Account to any other entity.

5.2 Lien.

In addition to the security interest granted under Section 3.4 (Security Interest), User acknowledges that Stripe also has a lien over all funds Stripe holds on User's behalf, including the Collateral, for the purpose of enabling Stripe to collect Fees and other amounts User owes and for contingent liabilities User may in the future owe to Stripe under this Agreement. The lien is effective and enforceable without the need for any steps to be taken, but in the event if any such steps are required to be taken for any purposes, User agrees to take all such steps as requested by Stripe, even if the request is made after User's Stripe Account balance becomes negative.

Thailand.

The following Regional Terms apply for Users in Thailand.

5.1 Safeguarding of Funds.

In addition to the further provisions on holding of funds in Section 3.1 (Holding of Funds), Stripe safeguards funds Stripe holds for User as required by Law.

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Stripe Payments

Last modified: April 24, 2026

1. Stripe Payments Services.

These terms ("**Stripe Payments Terms**") supplement the General Terms and the Stripe Financial Services Terms, which together govern the use of the Stripe Payments Services. The Regional Terms in Section 15 (Regional Terms) of these Stripe Payments Terms apply based on User's Stripe Account Country. Capitalized terms that are not defined in these Stripe Payments Terms have the same meanings given to them in the General Terms or the Stripe Financial Services Terms.

2. User's Business.

User is solely responsible for (a) the nature and quality of the goods and services User provides (or if User accepts donations, the intended use of those donations); and (b) providing support to Customers regarding all issues related to User's goods and services and business activities, including delivery, refunds, returns, and for all other ancillary services User provides to Customers. User must offer each Customer a complete and accurate receipt for each Transaction. If, in the capacity as User's agent, Stripe or its Affiliate provides a Customer with a receipt for a Transaction, that receipt is binding on User. User is solely responsible for verifying each Customer's identity, determining a Customer's eligibility and authority to complete a Transaction, and all other issues related to User's goods and services and business activities.

3. Payment Methods and Transactions; Payment Method Rules and Payment Method Terms.

3.1 Acceptance and Use Requirements.

User may accept payment from Customers using various Payment Methods by submitting Transactions to Stripe through the Stripe Technology. User must comply with Payment Method acceptance and use requirements which may be incorporated into the Stripe API and other Stripe Technology described in the Documentation, or set out in the Payment Method Rules, the Payment Method Terms, or both. Using the Stripe Payments Services to accept a Payment Method or submit a Transaction constitutes User's acceptance of the applicable Payment Method Rules and Payment Method Terms. Payment Method Rules and

Payment Method Terms are Financial Provider Terms for purposes of this Agreement.

3.2 Acquirer Terms.

Some Payment Method Providers require that their Payment Methods be accepted only through a Payment Method Acquirer, which may be Stripe, a Stripe Affiliate, or a Financial Provider. Some of these Payment Method Providers, such as Visa and Mastercard in certain countries, require User to enter into Acquirer Terms, which (a) will identify the Payment Method Acquirer responsible for Transactions using that Payment Method Provider's Payment Method, (b) will establish a direct contractual relationship and terms between User and the Payment Method Acquirer, and (c) may include additional agreements that User must accept in order to accept Transactions via that Payment Method Acquirer, as those Acquirer Terms further describe. The Acquirer Terms, which are Financial Provider Terms for purposes of this Agreement, describe the Payment Methods to which they apply, and when they go into effect. By using the Stripe Payments Services to submit certain Card Network Transactions, User agrees to the Acquirer Terms for the applicable Payment Method Acquirers, if any, listed on the **Acquirer Disclosure** available on the Stripe Legal Page.

3.3 Payment Method Providers and Payment Method Acquirers.

Payment Method Providers and Payment Method Acquirers are Financial Providers. Payment Method Providers may enforce the terms of this Agreement directly against User with respect to that Payment Method Provider's Payment

Method(s). A Payment Method Provider or Payment Method Acquirer may terminate User's ability to accept a Payment Method at any time and for any reason, in which case User will no longer be able to accept that Payment Method under this Agreement. Stripe may add or remove Payment Method Providers or Payment Method Acquirers at any time. Stripe may, with notice to User, change Payment Methods in User's integration of the Services.

3.4 Card Transactions.

(a) *Card Network Rules.* When accepting payment card Transactions, User must comply with all applicable Card Network Rules, including the **Visa Rules** specified by Visa, the **Mastercard Rules** specified by Mastercard, and the **American Express Merchant Operating Guide** specified by American Express. User must not split payment for a single transaction into multiple Transactions except as the Payment Method Rules, Payment Method Terms and Acquirer Terms expressly permit. Each Card Network may amend its Card Network Rules at any time without notice to User.

(b) *Location and Identification.* User may only accept payment card Transactions in locations authorized by Stripe and the applicable Card Network. The Card Networks may request information and certification relating to User's location, and make a final determination of User's location. User must prominently and clearly disclose User's name, address, and country location to Customers before Customers are prompted to provide payment card information. User must ensure that Customers understand that User is responsible for the Transactions.

User must not act as or hold itself out as a payment facilitator, intermediary or aggregator, or otherwise resell the Stripe Payments Services.

(c) *Use of Cash.* User must not provide cash refunds for a completed Transaction made with a payment card, unless required by Law. User must not use Stripe Payments Services for any transaction for a cash disbursement or purchase of cash vouchers without approval from Stripe. User must not permit Customers to use payment cards to disburse cash to a third party, except to the extent the Card Network Rules permit.

(d) *Debt Repayment.* User must not accept payment card Transactions (i) to collect or refinance existing debt that User has deemed uncollectible or that is uncollectible by Law; (ii) for previous card charges; or (iii) to collect a dishonored check. Debt repayment is only permitted when performed in compliance with the Card Network Rules.

(e) *Surcharging.* The Card Network Rules limit User's ability to (i) discriminate by payment card brand or type and (ii) charge surcharges or other fees, or Taxes for acceptance of payment cards. Except to the extent the Card Network Rules or Law permits, User must not charge surcharges, other fees, or Taxes for accepting payment cards. User must notify Stripe at least 60 days before User intends to charge these fees or Taxes and must collect them only as part of the submitted amount of the Transaction.

(f) *Use of Payment Card Account Data.* User must not request or use a payment card account number for any purpose other than for a Transaction. User may only use payment card account numbers and payment card Transaction data in

compliance with Law, the Card Network Rules and this Agreement. User must not store the card verification value (or similar security code) data after card authorization.

(g) *Waiver of Dispute Rights.* User must not require, as a condition to card acceptance, a Customer to waive a right to dispute a Transaction.

(h) *Non-Disparagement.* User must not disparage any Card Network or any of their services, or submit any Transaction that harms any Card Network.

(i) *Audit and Forensic Investigations.* A Card Network may initiate audits and forensic investigations in accordance with its Card Network Rules. User must fully cooperate with these audits and forensic investigations. This subsection (i) will survive termination of this Agreement.

(j) *Security Programs.* User must comply with the Card Networks' security standards, requirements and programs (e.g., the Visa Account Information Security Program), and all Card Network Rules governing the privacy, protection, and User's use, storage and disclosure of data.

(k) *Limited Acceptance.* Each Card Network may allow User to accept only a subset of that Card Network's cards, in which case User must comply with the Card Network Rules that govern limited acceptance.

(l) *Minimum or Maximum Amounts.* User must not establish minimum or maximum amounts for payment card Transactions, except as the Card Network Rules permit.

(m) *Forms.* User must not require any Customer to complete a form that includes the Customer's signature or any Payment Method Account Details displayed in plain view when mailed.

(n) *Acceptance.* If User accepts payment cards, then User must indicate that fact wherever User informs its Customers of the Payment Methods User accepts, including on User's website.

(o) *Estimated Amounts.* If User wishes to obtain authorization for the estimated amount of a Transaction, User must obtain its Customer's consent to the estimated amount before requesting the authorization. As soon as User becomes aware of the full amount to be captured, User must submit the request to capture funds. If the full amount of the charge exceeds the amount for which User obtained an authorization, User must obtain a new authorization for the full amount.

3.5 American Express Conversion – Only Applicable to the American Express Card Network.

If User's American Express Transaction volume exceeds the applicable threshold amount set by American Express, American Express may convert User to a direct American Express merchant. As a direct American Express merchant, User and American Express will enter into a separate agreement, which will govern User's acceptance of American Express payment cards, and User and American Express must directly agree to User's pricing and other fees payable for American Express Transaction processing. Stripe will continue to

process User's American Express Transactions in accordance with this Agreement, except that Stripe will incorporate the new pricing and fees into the applicable Stripe fees.

3.6 Data Sharing.

Stripe may share information about User's Stripe Account, including User Information, with Payment Method Providers and Payment Method Acquirers as Stripe believes necessary to verify User's eligibility to use the Stripe Payments Services, establish any necessary accounts or credit with Financial Providers, monitor Transactions and other activity, conduct risk management and compliance reviews, and take any other actions as may be necessary to enable Stripe to provide the Stripe Payments Services to User. Stripe may also share data, including Protected Data, with Financial Providers, and they may use and share this data, for the purpose of managing a Dispute, assessing User's compliance with Financial Provider Terms and facilitating Stripe's, the Payment Method Providers', and the Payment Method Acquirers' compliance with Law, Payment Method Rules and Payment Method Terms. User waives its right to bring any claim against Stripe arising from Stripe sharing information about User Group with Payment Method Providers and Payment Method Acquirers, including any inclusion on a terminated merchant list that results from this sharing. Stripe may periodically review User's Stripe Account information to verify that User is eligible to use the Stripe Payments Services.

3.7 Customer Communication.

When using the Stripe Payments Services User must, with respect to Customers (a) accurately communicate and not misrepresent the nature, amount and currency of each Transaction prior to submitting it for processing; (b) provide a meaningful way to contact User in the event that User's goods or services are not provided as described; (c) not use the Stripe Payments Services to sell goods or services in a manner that is unfair or deceptive, exposes Customers to unreasonable risks, or does not disclose material terms of a purchase in advance; (d) inform Customers that Stripe and, if applicable, its Affiliates, process Transactions for User; and (e) if User is collecting authorizations electronically, ensure that Customers consent to electronic signatures and delivery of communications in accordance with Law. If User engages in Transactions with Customers who are consumers, User must provide the disclosures Law requires, and must not engage in unfair, deceptive, or abusive acts or practices.

3.8 Requirements Imposed by Payment Method Rules.

As required by the Payment Method Rules (a) as between the parties, each party is responsible for the acts and omissions of its employees, contractors, and agents; (b) unless a Payment Method Provider agrees otherwise, User cannot bind a Payment Method Provider to any contract or obligation, and User must not represent that User can do so; (c) User will meet data quality requirements for relevant categories of Transaction data (as described in the Payment Method Rules) and in respect of that data, User must comply with all technical specifications mandated by the relevant Payment Method Provider; and (d) User must ensure that Transaction data that User collects is processed promptly,

accurately and completely. User must maintain and make available to Customers a fair and neutral refund and exchange policy, and clearly explain the process by which Customers can receive a Refund. Payment Method Providers retain all IP Rights in their Marks, and User must not contest any Payment Method Provider's IP Rights in their Marks. User may only use Payment Method Providers' Marks in a manner consistent with the Payment Method Rules, and User must promptly comply with all instructions from Stripe regarding use or presentation of Payment Method Providers' Marks.

3.9 User Responsibility for Transactions.

User is solely responsible for all losses User and the Stripe Parties incur due to erroneous and fraudulent Transactions that occur in connection with User's use of the Services, including as a result of (a) lost or stolen payment credentials or the details of any accounts that are used to purchase goods or services from User; (b) any changes to the User Bank Accounts; and (c) any unauthorized use of, or access or modification to, User's Stripe Account.

4. Processing Transactions.

4.1 Payment Authorization Requests.

(a) *Processing Transactions. To* enable Stripe to process Transactions for User, User authorizes and directs Stripe, its Affiliates, Payment Method Providers, and Payment Method Acquirers to receive and settle, as applicable, settlement funds

owed to User through User's use of the Stripe Payments Services. User may only submit Transactions that Customers authorize, and only after the applicable goods have been shipped or services provided to the Customer; except, User may submit a Transaction before goods have been shipped or services have been provided to the Customer where the Customer has authorized a Transaction for a partial or full prepayment for goods or services to be provided at a future time, or User has obtained the Customer's consent.

(b) *Transaction Responsibility.* User must not proceed with a Transaction if (i) User knows or should have known that the Transaction was fraudulent, not authorized by the Customer, or illegal in User or User's Customer's jurisdiction; (ii) User receives a response declining to authorize the Transaction; or (iii) the Customer's ability to use a Payment Method has expired or is no longer valid. User must not submit any Transaction that duplicates a Transaction that is already subject to a Dispute, or was previously disputed and subsequently resolved in User's favor. Stripe may refuse to process, or condition or suspend any Transaction that Stripe believes (x) may violate this Agreement or other agreement User has with Stripe (if any); (y) is unauthorized, fraudulent or illegal; or (z) exposes, or is likely to expose, Stripe, User or others to unacceptable risk.

4.2 Pooled Accounts.

User appoints Stripe as User's agent for the limited purpose of directing, receiving, holding and settling funds under this Agreement. All settlement funds Stripe receives for Transactions are combined with settlement funds for other users and held in one or more Pooled Accounts at one or more Financial

Providers. Once Stripe receives funds for a Transaction on User's behalf, the relevant Customer has no further obligation to make payments to User with respect to that Transaction, regardless of whether and when Stripe settles those funds to User. If Stripe does not settle funds due to User under this Agreement, User will have recourse only against Stripe and not the relevant Customer. Stripe will promptly update User's Stripe Account balance to reflect processed Transactions. User has no rights to earnings generated by funds held in any Pooled Account and is not entitled to draw funds from any Pooled Account and has no rights to direct transactions into and out of any Pooled Accounts..

4.3 Transaction Settlement Funds.

Stripe will transfer settlement funds for Transactions, net of Fees, Disputes, Refunds, Reversals and other amounts owed to Stripe, from the applicable Pooled Account to User in accordance with the applicable settlement method as follows, unless a Payout Delay occurs and affects the transfer initiation, or Stripe exercises a right under this Agreement to withhold or delay the transfer:

(a) *Settlement to User Bank Account*. Where Stripe settles funds to a User Bank Account, Stripe will do so in accordance with the Payout Schedule. However, Stripe may impose an additional holding period before making the initial settlement to a User Bank Account.

(b) *Settlement to a Financial Account*. Where Stripe settles funds to User's Financial Account, User will be using Stripe Treasury Services subject to the Stripe Treasury Terms.

(c) *Settlement to Stablecoin Partner Wallet.* Where a Stablecoin Partner settles funds in Stablecoin to a Stablecoin Partner Wallet, the Stablecoin Partner does so in accordance with the Stablecoin Partner Terms.

4.4 Sending Funds to Third-Party Recipients.

Stripe may offer User the ability to send to a third party funds owed to User as User instructs Stripe (including by sending all or part of the positive balance in User's Stripe Account to that third-party recipient's Stripe account or bank account), instead of settling funds to a User Bank Account, or Financial Account or Stablecoin Partner Wallet. If Stripe or an applicable Affiliate sends funds to a third-party recipient which may include the use of a payment intermediary operating on User's behalf, as this Section 4.4 contemplates, then Stripe's or its Affiliate's obligations (and all applicable Payment Method Provider and Payment Method Acquirer obligations) to settle those funds to User are satisfied.

4.5 Settlement Fees.

Stripe is not responsible for any fees imposed by third parties to which Stripe transfers funds, including (i) the banks that hold the User Bank Accounts, Financial Accounts, and the third-party recipient accounts; or (ii) Stablecoin Partners.

4.6 Subscriptions and Invoicing.

If User uses the Services to submit recurring or subscription Transactions, then before submitting the initial Transaction, User must (a) inform each Customer

that the relevant Transactions will occur on an ongoing basis; and (b) explain the method for canceling the Customer's recurring billing or subscription.

4.7 Customer Authorizations.

If User uses the Stripe Payments Services for certain Transactions where the Customer is not present, including MOTO Transactions or Merchant Initiated Transactions, or to store a Customer's Payment Method for future use, User may be required by Law and Payment Method Rules to obtain the Customer's authorization (also known as a mandate or agreement for the provision of products or services) and make certain disclosures to the Customer. These disclosures may include when, and under what circumstances, the Customer's Payment Method will be charged, how the payment amount will be determined, and how future payments can be canceled. User must retain, and provide to Stripe upon request, records demonstrating that User has (a) obtained any required Customer authorizations in compliance with Law and Payment Method Rules; and (b) only submitted Transactions as MOTO Transactions or Merchant Initiated Transactions that User has determined are eligible.

5. Actions Stripe May Take in Processing Transactions.

5.1 Reconciliation and Responsibility.

As between the parties, and except as otherwise required by Law, User is responsible for reviewing its Transaction history for accuracy and completeness

and reconciling its Transaction history with the history of transfers from the Pooled Accounts to the User Bank Accounts, Financial Accounts, and Stablecoin Partner Wallet, as applicable. If User finds an error when User reconciles its Transaction history, Stripe will reasonably cooperate with User to investigate and help correct that error as long as User notifies Stripe of the error within 60 days (or longer time period if Law requires) after the error appears in User's Transaction history. Stripe may correct any errors in User's Transaction history by crediting or debiting the User Bank Accounts and Financial Accounts, as applicable.

5.2 Disputes; Refunds; Reversals.

Notwithstanding anything to the contrary in this Agreement, User is liable to Stripe for the full amount of all Disputes (unless and until a Dispute is resolved to final disposition in User's favor according to applicable Payment Method Rules and as described in the Documentation) and other related costs, Refunds and Reversals regardless of the reason, timing or whether User uses the Stripe Payments Services to manage its Disputes, Refunds or Reversals.

(a) *Disputes.*

(i) Stripe may delay or withhold paying out a Transaction amount from funds owed to User if Stripe reasonably believes that a Dispute is likely to occur with respect to that Transaction. Stripe may delay or withhold paying out amounts subject to an actual Dispute until the Payment Method Provider resolves the Dispute.

(ii) Payment Method Providers and other Financial Providers may access and share data and evidence provided by User or on User's behalf in accordance with that Financial Provider's standard Dispute-management practices.

(iii) If User uses the Stripe Payments Services to automate certain aspects of a Dispute management process, User authorizes Stripe to interact with relevant Financial Providers on User's behalf with respect to the Dispute. User acknowledges that Stripe cannot guarantee, and takes no responsibility for, a successful outcome of a Dispute.

(iv) User remains responsible for all responses submitted in connection with a Dispute including the accuracy of all content and evidence submitted.

(v) User is solely responsible for its use of Stripe's Dispute management solutions (including those powered by third parties), and all decisions User makes, actions User takes , and all rules (default or custom) User uses in connection with Stripe's Dispute-management solutions.

(b) *Refunds.* Stripe may refuse to act upon a Refund instruction, or delay executing the instruction, if User is the subject of an Insolvency Event, if it would cause a negative balance in User's Stripe Account, or if Stripe believes that there is a risk User will not meet its liabilities under this Agreement.

(c) *Reversals.* Without limiting Stripe's rights under Sections 5.3 - 5.5 of these Stripe Payments Terms, Stripe may initiate a Reversal if:

(i) the Payment Method Provider invalidates the Transaction;

(ii) User receives funds in error for any reason;

(iii) User was not authorized to accept the Transaction;

(iv) User receives funds related to activities that violate this Agreement, Law or Financial Provider Terms; or

(v) a Payment Method Provider or Payment Method Acquirer requires Stripe to do so under the applicable Financial Provider Terms.

5.3 Stripe Remedies – Specific Triggers.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe may exercise any or all of the remedies stated in Section 5.5 of these Stripe Payments Terms if Stripe reasonably determines that a User Entity:

(a) has incurred or is likely to incur excessive Disputes, Refunds or Reversals;

(b) has submitted one or more Transactions for goods or services not immediately deliverable to the Customer without first obtaining Stripe's consent;

(c) has a negative Stripe Account balance;

(d) has experienced or is likely to experience a change in the average time between the initial charge and fulfillment of Customer orders that Stripe considers to be material;

(e) is or is likely to become the subject of an Insolvency Event;

(f) has experienced or is likely to experience a deterioration of its business or financial condition that Stripe considers to be material;

(g) has breached or is likely to breach, or has caused or is likely to cause Stripe to breach, this Agreement (or any other Stripe services agreement with a Stripe Entity) or the Financial Provider Terms applicable to the User Entity's use of the Services;

(h) has violated or is likely to violate Law or Financial Provider Terms;

(i) has caused or is likely to cause Stripe to violate Law or Financial Provider Terms;

(j) has experienced or is likely to experience a Change of Control;

(k) has, either itself or by way of its employees, agents, directors or contractors, initiated Transactions or undertaken any other action that is or is likely to be fraudulent, suspicious or involve criminal activity;

(l) has, without Stripe's prior consent, changed its business model (including services supplied by a User Entity to its customers), exposing Stripe to increased risk; or

(m) has acted in a manner or engaged in business, trading practice or other activity that presents an unacceptable risk.

5.4 Stripe Remedies – General Trigger.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe may exercise any or all of the remedies stated in Section 5.5 of these Stripe Payments Terms if (a) Stripe reasonably determines that Stripe may incur losses resulting from credit, fraud, criminal activity or other risks associated with a User Entity after these Stripe Payments Terms terminate; or (b) Law requires.

5.5 Stripe Remedies – Scope.

Without limiting Stripe's other rights or remedies under this Agreement, if a triggering event in Sections 5.3 or 5.4 of these Stripe Payments Terms (or any other provision of this Agreement that refers to these remedies) has occurred, then Stripe may,:

(a) initiate Reversals;

(b) change the Payout Schedule or delay or cancel the payout of funds to the User Bank Accounts, Financial Account, or Stablecoin Partner Wallet;

(c) establish, fund, use, and apply a Reserve, which may include enforcing or drawing down upon, without demand, legal process, or notice of any kind, any security interest or lien held by Stripe in respect of the Reserve, by applying the Reserve funds toward settlement of any liabilities owed by User to any Stripe Entity;

(d) suspend or terminate User's ability to accept or process Transactions;

(f) refuse to (i) process Transactions, and (ii) act upon Refund instructions.

6. Multi-Currency Processing.

Stripe may offer Multi-Currency Processing. To use Multi-Currency Processing, User must provide to Stripe a valid bank account or Financial Account for each currency for which User requests settlement, based on the list of available settlement currencies stated in the Documentation. Each of these bank accounts is a User Bank Account or Financial Account for the purposes of this Agreement. If User uses Multi-Currency Processing, Stripe will identify at the time of each applicable Transaction the conversion rate that will apply to the Transaction. In the event of a Refund, the conversion rate that will be used to calculate the Refund will be the rate in effect at the time of the Refund.

7. Post-Termination Obligations.

7.1 Completion of Transactions.

Following termination of these Stripe Payments Terms, User must fulfill User's obligations related to existing Transactions and must not accept new Transactions via the Services, and must remove all Marks of the Stripe Entities

and Financial Providers from User's website (unless permitted under a separate license with a Financial Provider) . Stripe will complete Transactions initiated before termination as long as Stripe would have completed those Transactions were these Stripe Payments Terms still in place (e.g., Stripe will not complete a Transaction if a Financial Provider prohibits Stripe from doing so). Termination does not affect User's responsibility for Transactions described in Section 3 of these Stripe Payments Terms.

7.2 Provision of Payment Method Account Details.

If these Stripe Payments Terms terminate for reasons other than User's breach, then within 30 days after the termination date, User may request in writing that Stripe provide all relevant Payment Method Account Details to an alternative PCI-DSS Level 1-certified payment processor that User identifies to Stripe. Stripe will provide the Payment Method Account Details that User is entitled to receive to the named payment processor to the extent commercially reasonable. Stripe may delay or refuse any request if Stripe believes the payment processor User has identified does not have systems or controls in place that are sufficient to protect Payment Method Account Details, that the integrity of Payment Method Account Details may be compromised, or that Law or Financial Provider Terms do not allow Stripe to provide the Payment Method Account Details.

8. User Information Updates.

9. PCI Standards Compliance.

If User elects to store or hold "Account Data," as defined in the PCI Standards (including Customer card account number or expiration date), User must maintain a system that complies with the PCI Standards and upon Stripe's request, User must provide to Stripe evidence of User's compliance. If User does not comply with the PCI Standards, or if Stripe or any Payment Method Provider or Payment Method Acquirer is unable to verify User's compliance with the PCI Standards, Stripe may suspend User's Stripe Account or terminate this Agreement, in whole or in part. If User intends to use a third-party service provider to store or transmit Payment Method Account Details (including Customer card account number and expiration date) then User must not share any Payment Method Account Details with the service provider until User verifies that the third party holds sufficient certifications under the PCI Standards, and must **notify Stripe** of User's intention to share Payment Method Account Details with the service provider. Further, User agrees to never store or

hold any "Sensitive Authentication Data," as defined by the PCI Standards (including the card verification value or similar security code), at any time. User can find information about the PCI Standards on the PCI Council's website.

10. Additional Obligations.

User must only use the Payment Methods and Stripe Payments Services for bona fide commercial transactions (which must be free of liens, claims, and encumbrances other than ordinary sales taxes) with Customers. User must, and will ensure that User's third-party service providers that store, access or transmit Payment Method Account Details, comply with the PCI Standards, to the extent they apply.

11. Fraudulent Transactions.

As between the parties, User is responsible for all (a) losses, damages, and costs Stripe and its Affiliates incur due to fraudulent Transactions, and the limitations on liability in Sections 8.3 and 8.4 of the General Terms do not apply; and (b) costs associated with any Financial Provider-initiated audit or forensic investigation arising out of or relating to User's use of the Stripe Payments Services.

12. Liability for Failure to Transfer Funds.

The limitation of liability in Section 8.4 of the General Terms will not apply to claims User or User's Affiliates make against the Stripe Parties for failing to transfer any settlement funds the Stripe Parties receive and owe to User in connection with the Stripe Payments Services. For these claims, the Stripe Parties' liability is limited to the amount that the Stripe Parties have received and owe, but failed to transfer, to User.

13. Force Majeure.

Nothing in Section 11.13 of the General Terms will excuse User's liabilities and obligations with respect to Disputes, Refunds, and Reversals.

14. Definitions.

"**Acquirer Disclosure**" means information on applicable Payment Method Acquirers, which is accessible from the Stripe Legal Page.

"**Acquirer Terms**" means the terms that a Payment Method Acquirer has specified that apply to that Payment Method Acquirer's services, located on or accessible from the Stripe Legal Page.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

“**Dispute**” means an instruction a Customer initiates to reverse or invalidate a processed Transaction (including “chargebacks” and “disputes” as those terms may be used by Payment Method Providers).

“**Financial Account**” means the Stripe Account that Stripe provides to User as part of the Stripe Treasury Services.

“**Merchant Initiated Transaction**” means a Transaction or a series of Transactions that User initiates according to an authorization (i.e., mandate) that User receives from a Customer that authorizes User to initiate the Transaction(s) on the agreed terms, without requiring the Customer to take any further action to trigger their initiation by User.

“**MOTO Transaction**” means a Transaction that User initiates through a mail order or over the telephone.

“**Multi-Currency Processing**” means the ability to have funds settled to a User Bank Account or Financial Account in a currency different from the one in which User accepted payment from a Customer.

“**Payment Method Account Details**” means the Payment Method account details for a Customer that the PCI Standards require to be protected, which may include the Customer’s name, and with respect to credit and debit cards, the

Customer's account number, card expiration date, and card verification value or similar security code.

"**Payment Method Terms**" means terms that apply to User's acceptance and use of a Payment Method, located on or accessible from the Stripe Website, including on the Stripe Legal Page, and which as of the Effective Date are described on that page as "Payment Method Terms."

"**Payout Delay**" means a delay to the Payout Schedule caused by (a) the unavailability of a Financial Provider, Governmental Authority, telecommunications provider, or internet service provider; (b) incorrect information, such as a bank account number, provided to Stripe; (c) User's equipment, software, or other technology; (d) a delay or failure of a Financial Provider to settle a Transaction to Stripe, including as a result of a Financial Provider's default, insolvency, or bankruptcy; or (e) a Force Majeure Event.

"**Payout Schedule**" means the schedule that User selects in the Stripe Dashboard (e.g. daily, weekly, monthly) to pay out Transaction settlement funds to a User Bank Account after those funds become available in User's Stripe Account based on the Payout Speed.

"**Payout Speed**" means the number of days following the Transaction that it takes for the Transaction settlement funds to become available in User's Stripe Account as stated in the Documentation.

"**Pooled Account**" means a pooled account to which Transaction settlement funds are credited.

“**Refund**” means an instruction User initiates to provide a full or partial return of funds to a Customer for a processed Transaction.

“**Reversal**” means the reversal of the settlement of funds for a Transaction.

“**Stablecoin Partner**”means an entity, which may be a Stripe Affiliate or a third party, that provides Stablecoin-related services to User, including the exchange, custody, transmission, or payout of Stablecoin, under the applicable Stablecoin Partner Terms.

“**Stablecoin Partner Terms**” means the terms that govern the Stablecoin Partner's provision, and User's access to and use of, the Stablecoin Partner Services, and which may be updated from time to time.

“**Stablecoin Partner Wallet**” means the account or wallet that the Stablecoin Partner maintains for User in connection with the Stablecoin Partner Services, through which User may hold, exchange, and transmit Stablecoin.

15. Regional Terms.

The following Regional Terms apply for the countries or regions below. If there is a conflict between the Stripe Payments Terms and the Regional Terms, the Regional Terms prevail.

United States.

The following Regional Terms apply for Users in the United States.

15.1 Pooled Accounts.

Section 4.2 (Pooled Accounts) is replaced with the following:

User appoints Stripe and Stripe's Affiliate, SPC, as User's agents for the limited purpose of directing, receiving, holding and settling funds under this Agreement. All settlement funds Stripe or, as applicable, SPC receives for Transactions are combined with settlement funds for other users and held in one or more Pooled Accounts at one or more Financial Provider. Once Stripe or SPC (as applicable) receives funds for a Transaction on User's behalf, the relevant Customer has no further obligation to make payments to User with respect to that Transaction, regardless of whether and when Stripe or SPC (as applicable) settles those funds to User. If Stripe or SPC (as applicable) does not settle funds due to User under this Agreement, User will have recourse only against Stripe or SPC (as applicable) and not the relevant Customer. Stripe will promptly update User's Stripe Account balance to reflect processed Transactions. User has no rights to earnings generated by funds held in any Pooled Account and is not entitled to draw funds from any Pooled Account and has no rights to direct transactions into and out of any Pooled Accounts.

European Economic Area.

The following Regional Terms apply for Users in the European Economic Area.

15.1 Card Transactions.

15.1.1 Location and Identification.

In addition to the further requirements related to location and identification, User must not misrepresent itself as being a member of any Card Network.

15.1.2 Harmful Material.

User's site and establishment (if applicable) must not contain libelous, defamatory, obscene, pornographic or profane material or any instructions that may cause harm to individuals.

15.1.3 PIN Entry Device Asset Management.

User must appropriately manage PIN entry device assets, including by (i) recording the stock and serial numbers of each PIN entry device; (ii) recording the location of each PIN entry device; and (iii) undertaking basic electronic and physical identification and authentication of each PIN entry device.

15.1.4 Intra-EEA and Intra-country Transactions.

User must use the same name in authentication messages User submits for intra-EEA Transactions and intra-country Transactions in the EEA.

15.2 Notice Period for Error Reconciliation.

Deviating from Section 5.1 (Reconciliation and Responsibility), if User finds an error when User reconciles User's Transaction history, Stripe will reasonably

cooperate with User to investigate and help correct that error as long as User notifies Stripe of the error within 13 months after the error appears in User's Transaction history.

15.3 Additional Customer Service Information Requirements Imposed by Payment Method Rules.

User must make customer service information readily available to User's Customers, including clear instructions on how User's Customers can contact User by email and telephone.

United Kingdom, Switzerland, Gibraltar.
The following Regional Terms apply for Users in the United Kingdom, Switzerland and Gibraltar.

15.1 Card Transactions.

15.1.1 Location and Identification.

In addition to the further requirements related to location and identification, User must not misrepresent itself as being a member of any Card Network.

15.1.2 Harmful Material.

User's site and establishment (if applicable) must not contain libelous, defamatory, obscene, pornographic or profane material or any instructions that may cause harm to individuals.

15.1.3 PIN Entry Device Asset Management.

User must appropriately manage PIN entry device assets, including by (i) recording the stock and serial numbers of each PIN entry device; (ii) recording the location of each PIN entry device; and (iii) undertaking basic electronic and physical identification and authentication of each PIN entry device.

15.2 Notice Period for Error Reconciliation.

Deviating from Section 5.1 (Reconciliation and Responsibility), if User finds an error when User reconciles User's Transaction history, Stripe will reasonably cooperate with User to investigate and help correct that error as long as User notifies Stripe of the error within 13 months after the error appears in User's Transaction history.

15.3 Additional Customer Service Information Requirements Imposed by Payment Method Rules.

User must make customer service information readily available to User's Customers, including clear instructions on how User's Customers can contact User by email and telephone.

Australia.

The following Regional Terms apply for Users in Australia.

15.1 Responsibility for Transactions, Disputes, Refunds and Reversals.

User's sole responsibility for erroneous and fraudulent Transactions in Section 3.9 (User Responsibility for Transactions), User's responsibility for Disputes and other related costs, Refunds and Reversals in Section 5.2 (Disputes; Refunds; Reversals), and User's responsibility in Section 11 (Fraudulent Transactions) do not apply to the extent any losses, damages and costs arise out of the fraud, wilful misconduct or negligent acts or omissions of Stripe or its Affiliates.

15.2 Reconciliation.

Deviating from Section 5.1 (Reconciliation and Responsibility), User's obligation to review User's Transaction history for accuracy and completeness and for reconciling it with the history of transfers from the Pooled Accounts to the User Bank Accounts and Financial Accounts apply on a monthly basis. User must notify Stripe as soon as possible if User finds an error. Stripe will reasonably cooperate with User to investigate and help correct the error as long as User notifies Stripe of the error within 13 months after the error appears in User's Transaction history.

15.3 Data Sharing.

The waiver in Section 3.6 (Data Sharing) of User's right to bring any claim against Stripe arising from Stripe sharing information about User Group with Payment Method Providers and Payment Method Acquirers does not apply.

Brazil.

The following Regional Terms apply for Users in Brazil.

15.1 Stripe as the Payment Method Acquirer.

For the avoidance of doubt, Stripe is the Payment Method Acquirer in Brazil, not a Stripe Affiliate or Financial Provider.

15.2 User Identification Information in Bank Statements.

When using Stripe Payment Services, User's name (or the name used to identify User) and URL may appear on Customers' bank statements. To minimize confusion and avoid potential disputes, the text User provides to Stripe for this purpose must clearly allow Customers to identify User and accurately describe User's business or activities.

15.3 Transaction Settlement Funds.

For the avoidance of doubt, when transferring settlement funds for Transactions, Stripe may only impose an additional holding period before making the initial settlement to a User Bank Account, Financial Account, or Stablecoin Partner Wallet, as applicable, to the extent Law permits.

Canada.

The following Regional Terms apply for Users in Canada.

15.1 Required Regulatory Disclosures.

The Summary of Key Elements of the Agreement, Cost Per Transaction Disclosure and Disclosure of Fees can be found on **Stripe's Required Regulatory Disclosures** site. Additional fees and information about Stripe's pricing can be found on the **Stripe Pricing Page**, in the Agreement, and in the **Stripe Dashboard**.

Hong Kong.

The following Regional Terms apply for Users in Hong Kong.

15.1 Card Network Rules.

Instead of the version of the American Express Merchant Operating Guide linked to in Section 3.4(a) (Card Network Rules), these country-specific **Terms and Conditions for American Express Card Acceptance** apply.

15.2 No Fiduciary or Trustee.

As a holder of Pooled Accounts as described in Section 4.2 (Pooled Accounts), Stripe does not act as a fiduciary nor trustee.

15.3 Sending Funds to Third-Party Recipients.

For the avoidance of doubt, Stripe will only offer User the ability to send funds to a third party as described in Section 4.4 (Sending Funds to Third-Party Recipients) to the extent this is permitted by Law.

India.

The following Regional Terms apply for Users in India.

15.1 Stripe acting as Payment Facilitator.

User expressly agrees and acknowledges that Stripe acts and will act (at all times) only as a payment facilitator with respect to the Transactions between User and User's Customers. Stripe is not and will not be characterized as: (i) a banking company as defined under the Banking Regulation Act, 1949 or (ii) a non-banking financial company as defined by the Reserve Bank of India Act, 1934.

15.2 Processing Transactions for Provision of Goods and Services.

User may only use the Stripe Payment Services in connection with Transactions for the provision of goods and services to User's Customers. This does not include processing of donations or payments for charitable services.

15.3 Terms and Conditions for User's own Goods or Services.

User will ensure that User's website clearly indicates the terms and conditions for the goods or services that User provides to its Customers, and the timeline for processing returns and refunds.

15.4 Merchant Discount Rate Charges.

The Fees do not include any amounts towards the merchant discount rate ("**MDR Charge(s)**"), which will be charged in accordance with applicable Law and separate from the Fees. The Stripe Pricing Page describes the details of the MDR Charges. Stripe reserves the right to waive any such MDR Charges which are imposed.

15.5 Complaints Policy.

If User has a complaint about the Stripe Payment Services, User may contact Stripe through the appropriate channels mentioned in Stripe's board-approved Complaints Policy on handling Customer complaints.

15.6 Compliance with Law and Reserve Bank of India's Requirements.

User will comply, and will ensure that third-party service provider User engages will comply, with all Laws that may be relevant to User's use of the Services, whether or not those Laws are directly applicable to User or User's third-party service providers, including compliance with the circular dated April 6, 2018 on 'Storage of Payment System Data' issued by the Reserve Bank of India, and any directions or instructions issued in connection with the circular.

15.7 Tokenization of Customer Card Data.

User is responsible for obtaining explicit consent from User's Customers to tokenize Customer card data in accordance with Law, if applicable.

15.8 Monetary Limits.

User may not use the Services for a value above the monetary limits specified by the Reserve Bank of India from time to time, if applicable.

15.9 Payout Speed.

The Payout Speed might differ depending on domestic or cross-border transaction type and is stated in the Documentation. Stripe will settle funds to the User Bank Account or Financial Account according to the Payout Speed applicable to that transaction type. However, a Payment Method Provider, a Payment Method Acquirer, or the financial institution holding the User Bank Account or Financial Account, may delay settlement for any reason.

15.10 Provision of Services from Systems located outside of India.

Stripe will provide the Services from systems located within India or other countries outside of India (to the extent permissible under applicable Law). Without limiting the generality of the prior sentence, Stripe will provide Payment Processing Services in compliance with circular dated April 6, 2018 on 'Storage of Payment System Data' issued by the Reserve Bank of India. It is User's obligation to disclose to User's Customers that Data may be transferred, processed and stored outside of India (in compliance with applicable Law) and, as set forth in Stripe's Privacy Policy, may be subject to disclosure as required by applicable Laws, and to obtain from User's Customers all necessary consents under applicable Laws in relation to the foregoing.

15.11 Refunds.

15.12 Storage of Card Data.

User must not store Customers' card and related data, except to the extent applicable Law permits.

15.13 Disclosure of Charges.

User must ensure that any charges, other than the price of goods, services or investment amount, are distinctly displayed to the payer prior to the transaction.

15.14 PCI Standards Compliance.

User must ensure that its infrastructure is compliant with the PCI Standards, as applicable. User must maintain a system that complies with the PCI Standards. User must provide to Stripe evidence of User's compliance. If User does not comply with the PCI Standards, or if Stripe or any Payment Method Provider or Payment Method Acquirer is unable to verify User's compliance with the PCI Standards, Stripe may suspend User's Stripe Account or terminate this Agreement, in whole or in part.

15.15 American Express Payment Method Terms.

User agrees to the following Payment Method Terms if User elects to accept payments using American Express cards in India:

1. User will comply with American Express' **Terms and Conditions** and American Express' **Data Security Policy,** including User's obligations concerning disputes, transaction processing, authorization, submission, prohibited uses and transactions, and protecting Customer information.

2. User consents to Stripe's disclosure of User's Transaction data, merchant data, personal information, and other information to American Express and to American Express' use of such information to perform its obligations, operate its business, perform analytics or create reports and any other lawful business purpose.

3. User will display American Express trademarks that Stripe may provide User from time to time and give them at least equal representation with other payment methods User offers, whether through Stripe or otherwise.

4. User will "warmly welcome" American Express cards meaning that either User will not surcharge User's Customers for use of American Express cards, or if User does, that such surcharge will be no greater than the lowest surcharge for any other credit card User accepts.

5. User will not discourage Customers from using American Express cards or disparage the American Express brand.

6. User's site and establishment (if applicable) must not contain libelous, defamatory, obscene, pornographic or profane material or any instructions that may cause harm to individuals.

7. User’s refund policy for use of American Express cards must be at least as favorable to User’s Customers as the refund policy for other payment methods User accepts.

8. User will provide User’s contact information (including email and phone) that will allow User’s Customers to access their Transaction information.

9. American Express' liability in connection with User’s acceptance of American Express cards will not include indirect or consequential, exemplary, punitive or special damages, even if American Express has been advised of the possibility of such damages in advance. American Express will not be responsible for damages arising from delays or problems caused by telecommunications carriers or the banking system.

10. These Payment Terms do not give User any rights against American Express. American Express is an intended third-party beneficiary of these Payment Terms and is entitled to enforce these Payment Terms and its Terms and Conditions against User.

Indonesia.

The following Regional Terms apply for Users in Indonesia.

15.1 Refunds.

User agrees and understands that any return of funds to a Customer for a Refund pursuant to an instruction from User is not a money transmission carried

out by Stripe on User's behalf.

Malaysia.

The following Regional Terms apply for Users in Malaysia.

15.1 No Banking or Remittance Services.

Stripe does not offer banking or remittance services regulated by Bank Negara Malaysia.

15.2 Fraudulent Transactions.

The Payment Method Rules describe certain situations (e.g. where User has submitted a Transaction that fully complies with the 3-D Secure specification) where User will not be held liable for unauthorized Transactions. However, if User does not fall within such a situation, User is solely responsible for fraudulent Transactions as described in Section 3.9 (User Responsibility for Transactions) and Section 11 (Fraudulent Transactions).

Mexico.

The following Regional Terms apply for Users in Mexico.

15.1 Appointment as non-exclusive Agent.

For the avoidance of doubt, User appoints Stripe as a non-exclusive agent as further specified in Section 4.2 (Pooled Accounts), and Stripe unconditionally

accepts the appointment as described under the Mexican Commercial Code.

15.2 Sending Funds to Third-Party Recipients.

For the avoidance of doubt, Stripe will not offer User the ability to send funds to a third party as described in Section 4.4 (Sending Funds to Third-Party Recipients).

15.3 Installments Payments.

If User elects to offer to User's Customers payment in installments, User's Customer may decide whether payment will be carried out in one single installment or in multiple installments. If User's Customer selects payment in multiple installments, User agrees to charge User's Customer the same total amount that would be charged if payment was carried out in one single installment, and User will not charge User's Customer any interest costs on installment payments.

15.4 PCI Standards.

The definition of PCI Standards also includes the guidelines in Mexico for PCI issued by the Federal Institute of Access to Information (Instituto Federal de Acceso a la Información or IFAI).

New Zealand.

The following Regional Terms apply for Users in New Zealand.

15.1 Responsibility for Transactions, Disputes, Refunds and Reversals.

User's sole responsibility for erroneous and fraudulent Transactions in Section 3.9 (User Responsibility for Transactions), User's responsibility for Disputes and other related costs, Refunds and Reversals in Section 5.2 (Disputes; Refunds; Reversals), and User's responsibility in Section 11 (Fraudulent Transactions) do not apply to the extent any losses, damages and costs arise out of the fraud, wilful misconduct or negligent acts or omissions of Stripe or its Affiliates.

15.2 Reconciliation.

Deviating from Section 5.1 (Reconciliation and Responsibility), User's obligation to review User's Transaction history for accuracy and completeness and for reconciling it with the history of transfers from the Pooled Accounts to the User Bank Accounts and Financial Accounts, as applicable, apply on a monthly basis. User must notify Stripe as soon as possible if User finds an error. Stripe will reasonably cooperate with User to investigate and help correct the error as long as User notifies Stripe of the error within 13 months after the error appears in User's Transaction history.

15.3 Data Sharing.

The waiver in Section 3.6 (Data Sharing) of User's right to bring any claim against Stripe arising from Stripe sharing information about User Group with Payment Method Providers and Payment Method Acquirers does not apply.

Japan.

The following Regional Terms apply for Users in Japan.

15.1 Card Network Rules.

Instead of the version of the American Express Merchant Operating Guide linked to in Section 3.4(a) (Card Network Rules), these country-specific **Terms and Conditions** apply.

15.2 Card Transactions: Location and Identification.

Section 3.4(b) (Card Transactions. Location and Identification) is replaced with the following:

(b) Location and Identification. User may only accept payment card Transactions in locations authorized by Stripe and the applicable Card Network. The Card Networks may request information and certification relating to User's location, and make a final determination of User's location. User must prominently and clearly disclose User's name, address, and country location to Customers before Customers are prompted to provide payment card information, except that User may choose to disclose User's address to Customers promptly upon request if User is an individual or sole proprietor. User must ensure that Customers understand that User is responsible for the Transactions. User must not act as or hold itself out as a payment facilitator, intermediary or aggregator, or otherwise resell the Stripe Payments Services.

15.3 Shorter Settlement Period Required by Law.

In addition to Section 4.3 (Transaction Settlement Funds) and for the avoidance of doubt, Stripe may also transfer settlement funds faster than as stated in the Payout Schedule if required by Law.

15.4 Recurring or Subscription Transactions.

In addition to the further requirements in Section 4.6 (Subscriptions and Invoicing) for recurring or subscription Transactions, User must disclose all information about the relevant Transactions to Customers as Law requires before submitting the initial Transaction.

15.5 Non-Native Refunds and Reversals.

For Payment Methods that do not have a native Refund or Reversal functionality, such as Japan Bank Transfers or Konbini, Stripe will process Refunds and Reversals to return funds to Customers and subsequently deduct a corresponding amount from User's Stripe Account ("**Non-Native Refund**"). A Non-Native Refund may be initiated by User or Stripe but, in each case, User incurs the obligation to return the funds to User's Customers. If User wishes to initiate a Non-Native Refund, User must instruct Stripe to process the Non-Native Refund and User is solely liable for any errors in that Non-Native Refund.

Stripe may also initiate a Non-Native Refund with or without User's approval, if:

(a) a Customer requests a Non-Native Refund from Stripe or a Payment Method Provider because the Transaction was unauthorized, fraudulent or in error;

(b) required by Law or court order;

(c) User retains settlement funds in User's Stripe Account for more than 90 days, unless otherwise approved by Stripe;

(d) Stripe reasonably determines that any of the specific triggers under Section 5.3 (Stripe Remedies – Specific Triggers) has occurred; or

(e) any of the events that would give rise to Stripe's ability to initiate a Reversal under Section 5.2(c) (Reversals) occurs.

Where Stripe does not have the information required to process a Non-Native Refund, User must either promptly provide Stripe with this information upon Stripe's request or User must immediately return the relevant funds to the Customer.

Singapore.

The following Regional Terms apply for Users in Singapore.

15.1 Card Network Rules.

Instead of the version of the American Express Merchant Operating Guide linked to in Section 3.4(a) (Card Network Rules), these country-specific **Terms and Conditions for American Express Card Acceptance** apply.

United Arab Emirates.

15.1 Network International, LLC as Payment Method Acquirer.

The Payment Method Acquirer for Visa and Mastercard Transactions is Network International, LLC. By using the Stripe Services to submit Visa or Mastercard Charges, User agrees to the Network International Financial Services Terms (https://stripe.com/ae/legal/network-international). In addition, pursuant to the applicable Payment Method Rules, Visa and Mastercard may enforce the terms of this Agreement directly against User. Section 3.5 (American Express Conversion – Only Applicable to the American Express Card Network) does not apply.

15.2 Customer Communications.

Deviating from Section 3.7 (d) (Customer Communications), User must inform Customers that Stripe and, if applicable, its Affiliates, and Network International, LLC process Transactions for User.

15.3 Appointment as Agent.

Deviating from Section 4.2 (Pooled Accounts), User appoints Stripe and Network International, LLC as User's agent as further specified in that Section, and accordingly, any reference to Stripe in that section is a reference to Stripe or Network International, LLC (as applicable).

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Stripe Adaptive Pricing

Last modified: November 18, 2025

1. Stripe Adaptive Pricing Services.

These terms ("**Stripe Adaptive Pricing Terms")** supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into these Stripe Adaptive Pricing Terms by this reference, govern the use of the Stripe Adaptive Pricing Services. Capitalized terms that are not defined in these Stripe Adaptive Pricing Terms have the same meanings given to them in the General Terms or the Stripe Financial Services Terms.

2. Use of the Stripe Adaptive Pricing Services.

2.1 User Obligations. When using the Stripe Adaptive Pricing Services, User must:

(a) inform each Customer that (i) as between User and Stripe, User is providing Customer a service that enables Customer to remit payment in Customer's local currency, (ii) this service may include a markup on the prevailing currency exchange rate, and (iii) a Card Network may impose additional transaction fees

on Customer's purchases from foreign merchants, even if Customer chooses to pay in its local currency; and

(b) present each Customer with the option of paying in either the Integration Currency, or in the Customer's local currency, as determined by Stripe.

2.2 Services Restrictions. User may only use the Stripe Adaptive Pricing Services in connection with:

(a) Transactions that Stripe processes via the Stripe Payments Services; and

(b) accepting a Customer's payment for goods and services that User provides to Customers.

3. Stripe's Rights.

3.1 Exchange Rate. Stripe will determine the Currency Exchange Rate for each Transaction in its sole discretion. Stripe may include its own markup within the Currency Exchange Rate. With respect to any individual Transaction, Stripe may apply a different exchange rate than the Currency Exchange Rate when Stripe settles the resulting funds into User's Stripe Account, or when issuing Refunds.

3.2 Supported Currencies. Stripe may add or remove supported currencies at any time in its sole discretion without notice to User.

3.3 Interoperability with Other Services. Stripe may enable or disable the interoperability of the Stripe Adaptive Pricing Services with other Services at any time in its sole discretion without notice to User.

4. Disclaimers.

4.1 Effect on the Cost of User's Goods and Services. If User uses the Stripe Adaptive Pricing Services, User acknowledges that the Currency Exchange Rate will be applied to the Integration Currency prices of goods and services to calculate the corresponding Customer local currency price, and the total amount a Customer pays in their local currency will be higher than if they pay in the Integration Currency.

4.2 Effect on Other Services. User's use and configuration of the Stripe Payment Services may affect the operation of the Stripe Adaptive Pricing Services. For example, if User manually sets prices for User's goods and services in a particular alternative currency, the Stripe Adaptive Pricing Services will not apply to determine the price of those goods and services in that particular currency, and User's manually-set prices will prevail.

4.3 Not a Foreign Exchange Service. The Stripe Adaptive Pricing Services do not provide a supply of foreign currencies, and are not a foreign currency exchange or similar service.

4.4 Financial Services Partner Fees. User is fully responsible for, and Stripe disclaims all liability with respect to, additional fees a Financial Services Partner may charge User or a Customer in relation to the Stripe Adaptive Pricing Services.

5. Definitions.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Currency Exchange Rate**" means the Stripe-determined currency exchange rate applied during a Customer transaction to convert the prices of goods and services into Customer's local currency.

"**Integration Currency**" means the currency in which a User originally prices its goods and services.

"**Refund**" means an instruction User initiates to provide a full or partial return of funds to a Customer for a processed Transaction.

"**Stripe Adaptive Pricing Services**" means the Services that enable User to present the price of its goods and services in a Customer's local currency using the Currency Exchange Rate, as described in the Documentation.

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Stripe Agentic Commerce Agent Services (Preview)

Last modified: April 20, 2026

1. Stripe Agentic Commerce Agent Services.

These terms ("**Agentic Commerce Agent Terms**") supplement the General Terms, and if applicable to User, the Stripe Radar Terms, and govern User's use of the Agentic Commerce Agent Services. Capitalized terms not defined in these Agentic Commerce Agent Terms have the meanings given to them in the General Terms, the Stripe Radar Terms, the Stripe Connect Infrastructure Terms, the Stripe Payments Terms and the Stripe Orchestrated Services Terms.

2. User Obligations.

2.1 Documentation. User must integrate the Stripe API and use the Agentic Commerce Agent Services, including Stripe Elements, in accordance with the Documentation, this Agreement and any technical specifications that Stripe provides to User or publishes.

2.2 Stripe Elements. User must use Stripe Elements to facilitate Agentic Transactions.

2.3 Compliance. User must use the Agentic Commerce Agent Services in accordance with Law, Payment Method Requirements (including those relating to User's collection of consents from Agentic Customers and its provision of disclosures to Agentic Customers under Section 4.1 of these Agentic Commerce Agent Terms) and any obligations owed to Agentic Sellers.

2.4 Cooperation. User must reasonably cooperate with Stripe and any Agentic Seller, including to provide all necessary information and evidence to resolve Agentic Disputes, Agentic Refunds, and Agentic Customers' product liability claims, including transaction logs and relevant Agentic Customer Information.

2.5 PCI Compliance. User must, and must ensure that User's service providers that store, access, or transmit Agentic Payment Account Details, comply with the PCI Standards. Upon Stripe's request, User must provide to Stripe evidence of User's compliance.

2.6 Payment Method Requirements. User must ensure that its use of the Agentic Commerce Agent Services complies with all applicable Payment Method Requirements, including requirements related to Agentic Payment Method presentment, use of Agentic Payment Method Marks, and the privacy, protection, collection, use, storage, and disclosure of data. Stripe may amend these Agentic Commerce Agent Terms, or introduce additional terms applicable to User, to reflect requirements imposed on Stripe or User by an Agentic Payment Method Provider. Stripe will provide User with reasonable prior written

notice of any amendment under this Section, except where the Agentic Payment Method Provider requires immediate implementation, in which case Stripe will notify User as soon as reasonably practicable. Where User's use of the Agentic Commerce Agent Services requires a waiver from an Agentic Payment Method Provider from any applicable Payment Method Requirements, User must obtain that waiver, ensure that it remains effective during the Term, and provide evidence of it to Stripe upon request. User will provide such information, cooperation, and assistance as an Agentic Payment Method Provider may reasonably request to enable and operate the Agentic Commerce Agent Services. User will respond to any request under this Section promptly and in any event within the timeframe specified by Stripe or the Agentic Payment Method Provider. An Agentic Payment Method Provider may enforce the terms of these Agentic Commerce Agent Terms directly against User with respect to that Agentic Payment Method Provider's Agentic Payment Method(s).

2.7 Data Quality. As required by the Payment Method Requirements and to the extent applicable to User's performance under these Agentic Commerce Agent Terms, User must: (a) meet data quality requirements for relevant categories of Agentic Transaction data (as described in the Payment Method Requirements); (b) comply with all technical specifications mandated by the relevant Agentic Payment Method Provider with respect to Agentic Transaction data; and (c) ensure that Agentic Payment Account Details, and any other information that User collects in connection with the Agentic Commerce Agent Services, is accurate and complete.

2.8 Risk Standards for Agents. Stripe may develop a framework for identifying trusted agents. To qualify as a trusted agent, User must comply with the criteria for trusted agents that Stripe provides to User or publishes.

3. Services Restrictions.

3.1 No Model Training. User must not use Agentic Catalog Data, Personal Data, Stripe Radar Data, Agentic Payment Account Details, or Agentic Transaction data (including aggregated data) to create, improve, train, or enhance User Systems or any third party's machine learning or artificial intelligence models, tools, technology, systems, modules, or algorithms.

3.2 No Profiling. User must not process Personal Data for the purpose of evaluating, analyzing, or predicting the characteristics or behavior of data subjects ("**Profiling**"). This includes the creation of behavioral profiles, predictive models, or "look-alike" audiences. User must not subject data subjects to any automated decision-making or Profiling that produces legal or similarly significant effects.

3.3 Agentic Catalog Data Use Restriction. User must not use Agentic Catalog Data received via Stripe for any purpose other than in connection with User's use of the Agentic Commerce Agent Services in accordance with these Agentic Commerce Agent Terms.

3.4 Stripe Radar Data. Stripe may provide User and Agentic Sellers (if applicable) Stripe Radar Data for the purpose of managing transaction fraud on Agentic Transactions. User must use any Stripe Radar Data: (a) solely for the purpose stated in this Section 3.4; and (b) in accordance with the Stripe Radar Terms. If there is a conflict between the terms of these Agentic Commerce Agent Terms and the Stripe Radar Terms, the Stripe Radar Terms prevail.

4. Disclosures, Information-Sharing and User Agreements.

4.1 Consents. User, and not Stripe, must obtain valid and verifiable consents from, and provide necessary disclosures and notices to, Agentic Customers, as required by Law and applicable Payment Method Requirements. These consents must authorize Stripe to lawfully use, store, and share Personal Data and Agentic Payment Account Details with Agentic Sellers and Stripe Connect Platforms (as applicable) to: (a) complete Agentic Transactions; (b) save and reuse Agentic Payment Account Details for future transactions; (c) provide services to Agentic Sellers; and (d) facilitate other data sharing or activities necessary to comply with these Agentic Commerce Agent Terms.

4.2 Compliance Records. User must: (a) retain auditable records of all Agentic Customer consents obtained, and disclosures provided under Section 4.1 of these Agentic Commerce Agent Terms; (b) make all necessary updates to its User Agreement (including its Privacy Policy) that may be required for the purposes of these Agentic Commerce Agent Terms, and (c) retain auditable records of User's Authority at the time of each Agentic Transaction. At Stripe's

written request, User must promptly provide Stripe with documentation and evidence to verify User's compliance with this Section 4.2.

4.3 Agent Transactions Reports. User must provide to the Agentic Seller usage reports, performance data, and other relevant information about that Agentic Seller's Agentic Transactions where required by the Documentation or User's agreements with Agentic Sellers or Agentic Customers.

4.4 User Agreement with Agentic Customers. User must have a User Agreement to govern Agentic Transactions. The User Agreement must explain User's Authority and include, at a minimum, an acknowledgement that: (a) if applicable, User may display the Agentic Catalog Data on the Agentic Interface; (b) Agentic Transactions are subject to the Agentic Seller's terms and conditions and Privacy Policy; (c) User may share Agentic Payment Details and Agentic Transaction Data with other parties in order to process Agentic Transactions, including with Agentic Sellers, Stripe, and, as applicable, Stripe Connect Platforms and Agentic Sellers' other service providers; (d) an Agentic Seller is the seller of record for all Agentic Transactions; (e) an Agentic Seller is responsible for all order fulfillment and post-fulfillment obligations, including shipping, processing returns, issuing refunds, and facilitating exchanges; and (f) an Agentic Seller is solely responsible for Agentic Customers' claims relating to Agentic Seller's goods and services, and Agentic Customers must raise claims, disputes or questions about the goods or services directly with the Agentic Seller (and not against Stripe). User remains solely responsible for ensuring its User Agreement and Agentic Interface disclosures fully and accurately reflect the roles and responsibilities of all parties involved in an Agentic Transaction

and comply with these Agentic Commerce Agent Terms, Laws, and Payment Method Requirements.

5. Stripe's Rights.

5.1 Transaction Submission. Agentic Sellers may use (a) the Stripe Payments Services to process Agentic Transactions, or (b) the Stripe Orchestrated Services to route Agentic Transaction data off of Stripe's platform so that the Agentic Transaction may be processed by another payment services provider. Where the Agentic Seller uses the Stripe Payments Services, completion of the Agentic Transaction by Stripe is subject to the Agentic Seller, at its discretion, submitting the transaction and directing Stripe to process the payment. In either case, Stripe is not responsible for ensuring that an Agentic Seller submits a transaction for payment processing.

5.2 Transaction Refusal. Stripe and its Affiliates may decline, cancel, or refuse to facilitate any Agentic Transaction that Stripe reasonably believes is unauthorized, fraudulent, illegal, or exposes Stripe, User, Agentic Sellers, Agentic Payment Methods or Agentic Customers to unacceptable risk. Stripe is not liable to User for this refusal.

5.3 Seller Onboarding. Stripe is not liable to User, nor will Stripe be in breach of this Agreement, if Stripe or any Affiliate refuses to onboard or discontinues the provision of Stripe services or Stripe Technology to any Agentic Seller.

5.4 Agentic Tokens. Agentic Payment Method Providers may request that Stripe provision Agentic Tokens for use in initiating Agentic Transactions, and User authorizes Stripe to: (a) provision Agentic Tokens on User's behalf, which may involve submitting information (including Agentic Customer Information and Agentic Seller information) to the Agentic Payment Method Provider; (b) share Agentic Tokens with Agentic Sellers, Agentic Payment Method Providers, and if applicable Stripe Connect Platforms; and (c) otherwise use those Agentic Tokens as reasonably necessary to facilitate Agentic Transactions.

6. Agentic Catalog Data.

6.1 User Obligations. If User receives Agentic Catalog Data, User must: (a) ensure that Agentic Catalog Data is displayed accurately, completely, in a timely manner, and does not violate Law; and (b) ensure that it has all necessary rights, consents, and authorizations from Agentic Sellers or third parties to receive and display the Agentic Catalog Data in the Agentic Interface.

6.2 License to Agentic Catalog Data. Stripe grants to User a non-exclusive, non-transferable, non-sublicensable, royalty-free, revocable license to display Agentic Catalog Data provided via Stripe to User on behalf of any Agentic Seller solely as necessary to perform User's obligations under these Agentic Commerce Agent Terms.

6.3 Stripe Disclaimer. Agentic Catalog Data is provided by Agentic Sellers or third parties acting on the Agentic Seller's behalf. Stripe Parties disclaim all

liability with respect to any claim relating to the accuracy, quality, currentness, or completeness of the Agentic Catalog Data or other order-related data for Agentic Transactions, unless a material defect in the accuracy, quality, currentness, or completeness of the Agentic Catalog Data is caused by Stripe.

7. License to User Systems.

Subject to these Agentic Commerce Agent Terms, User grants to Stripe and its Affiliates a worldwide, non-exclusive, non-transferable (except in connection with a permitted assignment), non-sublicensable, royalty-free license during the Term to access and use any aspects of the User Systems necessary to enable the Services, as long as Stripe's access and use is: (a) solely as necessary to make the Services and related Stripe Technology available to User and Agentic Sellers under these Agentic Commerce Agent Terms; and (b) in compliance with these Agentic Commerce Agent Terms.

8. Liability for Use of Agentic Commerce Agent Services.

8.1 Agentic Interface, User Systems and User's Authority. User remains fully responsible for, and Stripe Parties disclaim all liability with respect to any claim made by any person or entity, including Agentic Sellers and Agentic Customers relating to the Agentic Interface, User Systems (including any output or bias) or User's Authority.

8.2 Disputes and Refunds. Stripe is not responsible for, and Stripe Parties disclaim all liability with respect to, Agentic Disputes, Agentic Refunds, or other Agentic Transaction-related Losses.

8.3 Unauthorized Transactions. User will manage transaction fraud on Agentic Transactions on the Agentic Interface. As between Stripe and User, User is responsible for unauthorized Agentic Transactions, if: (a) User fails to procure appropriate consents from the relevant Agentic Customer in accordance with these Agentic Commerce Agent Terms; (b) the Agentic Transaction was not authorized by the Agentic Customer, exceeded User's Authority, or was caused by bugs, hallucinations or misinterpretations; or (c) the Agentic Interface, User Systems, or any AI agent operating within or on behalf of the Agentic Interface or User Systems, generates or initiates a transaction without an Agentic Customer manifesting, or User receiving, the Agentic Customer's intent to purchase whether due to error, malfunction, unauthorized action, or the agent acting without requisite authority or outside the scope of its permitted authority (each an "**Unauthorized Agentic Transaction**").

8.4 Indemnification by User. User will defend the Stripe Parties against any Claim and indemnify the Stripe Parties against all Losses arising out of or relating to: (a) an Unauthorized Agentic Transaction; or (b) any allegation that User had unauthorized access to a third party's computer system or violated any third party's terms of service.

9. Definitions.

“**Authority**” means the express scope of authority an Agentic Customer grants to any AI agent operating within the Agentic Interface to initiate Agentic Transactions on Agentic Customer's behalf including any applicable spending limits, merchant restrictions, or time-bound parameters.

"**Agentic Catalog Data**" means information about an Agentic Seller’s goods or services, including but not limited to descriptions, disclaimers, links to terms or policies, product variants, images, pricing, availability and any additional data used to facilitate a sale to Agentic Customers.

"**Agentic Commerce Agent Services**" means the Services, including the provision of APIs and related infrastructure, that enable the Agentic Interface, as described in the Documentation.

"**Agentic Customer**" means an entity or individual, whether acting for itself or through an AI agent, who provides Authority or initiates a request to purchase goods or services via an Agentic Interface.

"**Agentic Customer Information**" means any information related to an Agentic Customer, including Agentic Payment Account Details, shipping information (name, email address, phone number, and address of the recipient), billing information (name, email address, phone number, and address of the Agentic Customer), and any information related to any restrictions, conditions, or limitations the Agentic Customer has placed on User’s Authority to act on behalf of the Agentic Customer.

"**Agentic Disputes**" means an instruction an Agentic Customer initiates to reverse or invalidate a processed Agentic Transaction (including "chargebacks" and "disputes" as those terms may be used by Agentic Payment Method Providers).

"**Agentic Interface**" means User's agentic interface that enables Agentic Customers to make an Agentic Transaction.

"**Agentic Payment Account Details**" means the Agentic Payment Method account details for an Agentic Customer that PCI Standards require to be protected, which may include the Agentic Customer's name, and with respect to credit and debit cards, the Agentic Customer's account number, card expiration date, and card verification value or similar security code.

"**Agentic Payment Method**" means any payment method available to Agentic Customers at the point of purchase in the Agentic Interface.

"**Agentic Payment Method Provider**" means the provider of an Agentic Payment Method (e.g., Visa Inc.).

"**Agentic Refunds**" means an instruction an Agentic Seller initiates to provide a full or partial return of funds to an Agentic Customer for a processed Agentic Transaction.

"**Agentic Seller**" means a third party seller of goods or services that has made its goods or services available for purchase by Agentic Customers.

"**Agentic Token**" means a payment credential issued by an Agentic Payment Method Provider corresponding to an Agentic Payment Method, specifically for use by a Agentic Sellers to initiate Agentic Transactions via User, and any other data related to that payment credential (e.g., cryptograms).

"**Agentic Transaction**" means a transaction between an Agentic Customer and an Agentic Seller that is initiated by an Agentic Customer for the purchase of goods or services offered by an Agentic Seller.

“**Payment Method Requirements**” means: (a) the publicly available guidelines, bylaws, rules, and regulations an Agentic Payment Method Provider imposes that describe how an Agentic Payment Method may be accepted and used; and (b) terms that apply to the acceptance and use of an Agentic Payment Method, located on or accessible from the Stripe Website, including on the Stripe Legal Page, and which as of the Effective Date are described on that page as “Payment Method Terms”.

"**PCI-DSS**" means the Payment Card Industry Data Security Standards.

"**PCI Standards**" means PCI-DSS and Payment Card Industry Software Security Framework (PCI-SSF), including successor standards (if any).

“**Stripe Elements**” means Stripe's pre-built UI components for creating payment flows.

“**User Agreement**” means, as to each Agentic Customer, collectively, the agreements that User has with that Agentic Customer.

"**User System**" means any User software, hardware, system, artificial intelligence model, tool, technology or algorithm (a) used by User, or (b) made available by User in connection with the activities contemplated under these Agentic Commerce Agent Services Terms.

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Stripe Agentic Commerce Seller Services (Preview)

Last modified: April 20, 2026

1. Stripe Agentic Commerce Seller Services.

These terms ("**Agentic Commerce Seller Terms**") supplement the General Terms, the Stripe Financial Services Terms, and if applicable to User and its Integration, the Stripe Payments Terms, the Stripe Connect Terms, the Stripe Radar Terms, and the Stripe Orchestrated Services Terms, and govern User's use of Stripe Agentic Commerce Seller Services. Capitalized terms that are not defined in these Agentic Commerce Seller Terms have the same meanings given to them in the Agreement.

2. Processing AC Transactions.

Stripe will make Stripe Payments Services available for AC Transactions submitted by User to Stripe. The Stripe Payments Terms apply to AC Transactions when User uses Stripe Payments Services to process AC Transactions. Certain Integrations require the use of Stripe Payments Services, as described in the Documentation. The Stripe Orchestrated Services Terms apply if User processes AC Transactions with third party payment services providers.

3. User Obligations.

3.1 Stripe Profile. To use the Stripe Agentic Commerce Seller Services, User and each Participating Seller (if applicable and if a Connected Account) may be required to (a) create a Stripe profile that provides complete and accurate business information that Stripe reasonably requires to provide the Stripe Agentic Commerce Seller Services; and (b) maintain that Stripe profile and keep all information provided current.

3.2 Order Fulfillment Responsibility. User (whether itself or through its Participating Sellers), and not Stripe, is responsible for (a) fulfilling AC Customer orders from AC Transactions; (b) providing AC Customer with an itemized receipt for the AC Transaction; and (c) addressing any customer-service-related

issues for AC Transactions, including warranty claims, returns, exchanges, disputes, refunds, and reversals.

3.3 Merchant of Record. User or Participating Seller (if applicable), and not Stripe or the AC Interface Provider, is the "merchant of record" for AC Transactions. Stripe and AC Interface Provider will not, at any time, take title to any goods sold via the AC Interface.

3.4 Fraud Mitigation. User and Participating Sellers (if applicable) will manage transaction fraud on AC Transactions. User may use Stripe Radar Data received from Stripe (if any) for that purpose in accordance with the Stripe Radar Terms. Any Radar Scores and other fraud signals shared with User relating to User, Participating Sellers (if applicable), or AC Transactions, constitute Stripe Radar Data.

3.5 Use of Checkout and Shared Payment Tokens. By using the Stripe Agentic Commerce Seller Services in connection with AC Transactions, User authorizes AC Interface Provider to (a) create a Shared Payment Token to facilitate User's or its Participating Seller's AC Transactions; and (b) for certain Integrations, initiate a checkout session on User's behalf. User must not (x) access or use any payment data received via a Shared Payment Token except as necessary for post-transaction customer engagement; (y) attempt to use a Shared Payment Token for more than one authorization (except as expressly permitted by the Documentation); or (z) attempt to use Shared Payment Tokens that are expired or revoked. If required by the Documentation, User will report usage of the Shared Payment Token via the Payment Records API.

3.6 Acceptance of Payment Methods. Using Stripe Agentic Commerce Seller Services in connection with accepting or enabling the acceptance of a Payment Method constitutes User's acceptance of the applicable Payment Method Rules and Payment Method Terms. Where User's use of Agentic Commerce Seller Services or Orchestrated Services requires a Payment Method Provider's waiver from any applicable requirements, User must obtain that waiver, ensure it remains effective, and provide evidence of it to Stripe upon request. Payment Method Rules and Payment Method Terms are Financial Provider Terms for purposes of this Agreement

3.7 Platform Users and Participating Sellers. This section applies if User is a Stripe Connect Platform and any of User's Connected Accounts are Participating Sellers. The Stripe Connect Terms apply to the Stripe Connect Platform and AC Transaction(s) are an "Activity", under the Stripe Connect Terms.

a. User will designate Participating Sellers to applicable AC Interface Providers and Stripe, and enable Participating Sellers to make goods or services available for purchase to AC Customers via an AC Interface.

b. Each Participating Seller that is a Connected Account is considered a "User" of the Stripe Agentic Commerce Seller Services and the obligations of User under these Agentic Commerce Seller Terms also apply to the Connected Account.

3.8 Terms of Service, Disclosures, and Consents.

a. If AC Interface Provider presents disclosures to AC Customers on behalf of User, User is responsible for reviewing mock ups of an AC Interface Provider's proposed disclosures to obtain necessary consents from AC Customers and any mock ups of proposed checkout flows, to the extent mock ups are made available to User for review by the AC Interface Provider.

b. User or AC Interface Provider (depending on the Integration), and not Stripe, is responsible for either (i) ensuring User's terms of service, privacy policy and disclosures are included as part of the Catalog Data, or (ii) ensuring that AC Customers are presented with and accept any required terms of service, privacy policy and disclosures in connection with an AC Transaction .

c. Stripe is not responsible for obtaining, and relies on AC Interface Providers to obtain, all necessary consents from AC Customers to enable Stripe to provide the Stripe Agentic Commerce Seller Services and facilitate AC Transactions.

3.9 Indirect Taxes. User is solely responsible for calculating, collecting, and remitting Indirect Taxes on AC Transactions.

4. Catalog Data.

This Section 4 applies only to an Integration in respect of which User directly or indirectly provides Catalog Data to Stripe. An Integration that does not involve the provision of Catalog Data to Stripe, such as in connection with **Link's Agent Wallet**, is not subject to this Section 4:

User must ensure that Catalog Data and any other information that User provides to Stripe or the AC Interface Provider in connection with the Stripe Agentic Commerce Seller Services is current, accurate, complete, not misleading, does not infringe or violate the rights of any third party, and complies with Law, including advertising and consumer protection Law. By using Stripe Agentic Commerce Seller Services to enable AC Transactions, User, and not Stripe, is responsible for obtaining current, accurate and complete data from AC Customers in connection with AC Transactions.

4.2 Catalog Data License.

a. User must provide (directly or indirectly through a third party product catalog service provider) all necessary Catalog Data to Stripe. User grants to Stripe a worldwide, royalty-free, non-exclusive, sublicensable license to use, reproduce, display, retain, and share with the AC Interface Provider, Catalog Data in connection with providing, personalizing, customizing, developing, and improving the Stripe Agentic Commerce Seller Services and other related Services. User must ensure that Stripe has all necessary rights to use, reproduce, display, retain, and share with the AC Interface Provider Catalog Data in connection with the Stripe Agentic Commerce Seller Services.

b. Stripe will ensure that Catalog Data provided by Stripe to an AC Interface Provider on behalf of User is consistent with the Catalog Data received by Stripe from User.

5. Limited License to Marks.

This Section 5 applies only where an Integration will involve Stripe identifying User (or a Participating Seller, if applicable) to Customers or AC Interface Providers in connection with the Stripe Agentic Commerce Seller Services. Where an Integration does not involve Stripe identifying User in this way, such as in connection with **Link's Agent Wallet**, this Section 5 will not apply:

User grants to Stripe (on behalf of itself and Participating Sellers, if applicable) a worldwide, non-exclusive, sublicensable, royalty-free license during the Term to use User's and Participating Seller's (if applicable) Marks within AC Interfaces and in connection with AC Transactions as necessary to provide the Stripe Agentic Commerce Seller Services.

6. Additional Stripe Rights.

Stripe may, at its discretion, refuse to onboard User or any Participating Seller to Stripe Agentic Commerce Seller Services if Stripe believes User or Participating Seller presents an unacceptable risk to Stripe. Stripe may also, at its discretion, decline, cancel, refuse to facilitate or otherwise provide Stripe Agentic Commerce Seller Services in conjunction with any AC Transaction that Stripe believes (a) may violate these Agentic Commerce Seller Terms, the Agreement, or any other agreement between Stripe and User or a Participating Seller; (b) is

unauthorized fraudulent or illegal; (c) violates Law or Payment Method Rules; or (d) exposes, or is likely to expose, Stripe to unacceptable risk.

7. AC Interface Provider Rights.

User acknowledges that AC Interface Provider may, at its discretion, (a) choose whether to enable transactions between AC Customers and User or Participating Sellers (if applicable), (b) decline to feature or allow User or Participating Seller (if applicable) to sell on its AC Interface, (c) not find, surface, or recommend User's and Participating Sellers' (if applicable) goods or services, and (d) reject User's Catalog Data, in whole or in part, if it violates AC Interface Provider's policies. User acknowledges that completion of an AC Transaction is subject to the AC Interface's enablement of the transaction. User acknowledges that AC Interface Provider controls the discoverability of User's and Participating Sellers' (if applicable) goods and services. When User elects to enable AC Transactions , User agrees to the applicable AC Interface Provider terms of service, which are made available to User either by Stripe or by AC Interface Provider.

8. Fees.

In addition to Fees listed on the Stripe Pricing Page or otherwise agreed in writing for Stripe Agentic Commerce Seller Services, the Fees for any other Services used in relation to AC Transactions or as part of Stripe Agentic

Commerce Seller Services will apply to User, including Fees for Stripe Payments Services and Stripe Radar Services. If directed by AC Interface Provider, Stripe may deduct fees payable by User to the AC Interface Provider from AC Transactions processed through the Stripe Payments Services and remit those fees to AC Interface Provider.

9. Stripe Disclaimers.

User remains fully responsible for, and Stripe Parties disclaim all liability with respect to (a) any claim, including product warranty, product liability, product defect, property damage, personal injury, or consumer protection claims, related to the goods or services sold as part of an AC Transaction; (b) any claim related to the accuracy, quality, currentness, or completeness of the Catalog Data or other order-related data (e.g. tax information) for AC Transactions.

10. Conflicts.

In the event of a conflict between these Agentic Commerce Seller Terms and the Stripe Payments Terms, Stripe Financial Services Terms, Stripe Orchestrated Services Terms, or Stripe Connect Terms, to the extent such terms apply to User and its Integration, the provisions of these Agentic Commerce Seller Terms will prevail for the Stripe Agentic Commerce Seller Services. In the event of a conflict between these Agentic Commerce Seller Terms and the Stripe Radar Terms, the provisions of the Stripe Radar Terms will prevail.

11. Definitions.

“**AC Customer**” means an individual or entity, whether acting for itself or through an AI agent, who initiates a request to purchase goods or services from User or a Participating Seller (if applicable) via an AC Interface enabled by Stripe Agentic Commerce Seller Services. An “AC Customer” is a “Customer” under the Agreement and “Data Subject” under the Data Processing Agreement.

“**AC Interface**” means an agentic interface that enables end users to initiate a request to purchase goods or services from third party sellers.

“**AC Interface Provider**” means the entity providing the AC Interface.

“**AC Transaction**” means a transaction between an AC Customer and User or Participating Seller (if applicable), that is initiated by an AC Customer for the purchase of goods or services offered by the User or Participating Seller.

"**Catalog Data**" means information about a User’s or Participating Seller’s (if applicable) goods or services, including but not limited to descriptions, disclaimers, links to terms or policies, product variants, images, pricing, availability and any additional data used to facilitate a sale to AC Customers.

“**Indirect Taxes**" means any applicable transaction taxes and duties imposed by any Governmental Authority, including sales and use tax, value-added tax (VAT), and goods and services tax (GST), or equivalent transaction taxes.

“**Participating Seller**” means either (a) a merchant offering its goods and services to end customers through User’s platform and User is using Stripe Agentic Commerce Seller Services, , or (b) a Connected Account designated by User, that is enabled to offer its goods or services to end customers using Stripe Agentic Commerce Seller Services.

“**Shared Payment Token**” means a limited reference to a payment method that is created by an AC Interface Provider and shared with User or Participating Sellers to facilitate AC Transactions.

“**Stripe Agentic Commerce Seller Services**” means the Services, including Shared Payment Tokens and other Stripe Technology, as described in the Documentation, that enable User to offer goods or services to AC Customers and enable checkout and payment processing for AC Transactions.

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Stripe Billing

Last modified: June 17, 2026

1. Stripe Billing Services.

These terms ("**Stripe Billing Terms**") supplement the General Terms and govern the use of the Stripe Billing Services. Capitalized terms that are not defined in these Stripe Billing Terms have the same meanings given to them in the General Terms.

2. Third-Party Services; LLM Services and Fees.

2.1 Certain features of the Stripe Billing Services allow User to access and use Third-Party Services. LLM Services are Third-Party Services. Stripe may collect fees (including LLM Fees) from User for User's use of Third-Party Services via the Stripe Billing Services. User's obligation to pay fees and Stripe's rights to collect fees under this Agreement apply to those fees.

2.2 User may integrate directly with an LLM Provider or may use another Third-Party Service through which to integrate with an LLM Provider. If User integrates directly with a Third-Party Service provider (including an LLM Provider), or uses another Third-Party Service through which to integrate with an LLM Provider, User is solely responsible for and must pay directly to the LLM Provider or Third-Party Service provider (as applicable) any fees for use of the Third-Party Services.

2.3 User may be required to create an account with a Third-Party Service provider to use Third-Party Services.

3. User's Obligations.

3.1 User is responsible for configuring the Stripe Billing Services for its needs and to comply with Law.

3.2 User must (a) ensure the accuracy of information User provides to Stripe in connection with the Stripe Billing Services, and (b) resolve any disputes between User and Customers related to User's use of the Stripe Billing Services.

3.3 To access Third-Party Services (including LLM Services) via the Stripe Billing Services, User must activate those services by selecting the relevant Third-Party Service provider (e.g., LLM Provider) in its Stripe Dashboard or by integrating via the Stripe API.

3.4 If User uses the Services to submit recurring or subscription Transactions, then before submitting the initial Transaction, User must (a) inform each Customer that the relevant Transactions will occur on an ongoing basis; and (b) explain the method for canceling the Customer's recurring billing or subscription.

3.5 If User accesses Third-Party Services (including LLM Services) via the Stripe Billing Services, User must provide notices to, and obtain rights and consents from, Customers sufficient to permit Stripe to lawfully receive, handle, transmit

and process Customer Personal Data, including as contained in LLM Data between User and an LLM Provider.

4. Services Restrictions.

4.1 User must not use the credits feature of the Stripe Billing Services to (a) sell gift cards; (b) offer stored value to User's customers; (c) offer a wallet functionality; or (d) enable the purchase of products or services from third parties.

4.2 User must not use the Stripe Billing Services in ways expressly prohibited in the Documentation.

4.3 User must not, and must ensure that its Connected Accounts (if applicable) do not, use the Stripe Billing Services in connection with Protected Health Information.

4.4 User must not use LLM Services in violation of the LLM Services' terms of service and policies.

4.5 User must not use the Stripe Billing Services (a) for activities that are subject to International Traffic in Arms Regulations (ITAR) maintained by the United States Department of State; or (b) in a manner that breaches, or causes the breach of Law.

4.6 Stripe reserves the right, at its sole discretion, to suspend, restrict, or remove User's access to any Third-Party Service (including LLM Services) available via the Stripe Billing Services, with or without prior notice and without liability to User.

5. Indemnification.

Subject to the Limitations on Indemnity in the General Terms, User will indemnify Stripe, its Affiliates, and their directors, employees, and agents for all Losses arising from User's material breach of an LLM Provider's terms of service and policies.

6. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**LLM**" means large language model.

"**LLM Data**" means any data User directs Stripe to send to or receive from an LLM Provider in connection with User's use of the Stripe Billing Services.

“**LLM Fees**” shall mean the fees charged by the LLM Provider to Stripe at the time of query and response for User’s use of the LLM Services.

“**LLM Provider**” means a third-party provider of an LLM that User selects and enables for use via the Stripe Billing Services.

“**LLM Services**” means an LLM and related services provided by an LLM Provider, which User accesses via the Stripe Billing Services.

“**Stripe Billing Services**” means the Services that enable User to bill Customers for products and services, collect revenue, and manage subscriptions, including the Stripe Metronome Services.

“**Stripe Metronome Services**” means the Services that are Metronome-branded, including the Services that enable User to meter usage events, configure usage-based and flexible pricing models, and manage contracts and commitments for Customers based on usage or other consumption metrics.

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Stripe Capital for Platforms

Last modified: November 18, 2025

1. Stripe Capital for Platforms.

These terms ("**Stripe Capital for Platforms Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms and Stripe Connect Infrastructure Terms each of which are incorporated into these Stripe Capital for Platforms Terms by this reference, govern the use of the Stripe Capital for Platforms Services. Capitalized terms that are not defined in these Stripe Capital for Platforms Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms, or the Stripe Connect Infrastructure Terms. The Stripe Capital for Platforms Services enable User's Connected Accounts to obtain Stripe Capital Financing in conjunction with User's Platform Services.

2. Stripe Capital Financing.

2.1 Nature and Use of Stripe Capital Financing.

(a) *Use of Stripe Capital Financing*. User must ensure that Prospects only apply for, and Financing Recipients only use, Stripe Capital Financing in compliance with all Laws and only for their Business Purposes (and not for personal, family or household use). User must immediately notify Stripe if, at any time, User becomes aware that a Financing Recipient has used or is using the proceeds of a Stripe Capital Financing for any purpose other than Financing Recipient's Business Purpose (and not for personal, family or household use) or in any

manner that does not comply with all Laws. User must maintain all regulatory licenses, registrations, authorizations, permits, and other permissions (or waivers) required by any Governmental Authority in connection with its activities and obligations under these terms. User must undertake all marketing financing-related activities in connection with the Stripe Capital for Platforms Services and these Stripe Capital for Platforms Terms only in the Approved Territory.

(b) *Nature of Stripe Capital Advance*. A Stripe Capital Advance is not intended to be, nor will it be construed as, a loan or any other lending transaction.

2.2 Stripe as a Capital Provider.

User acknowledges that Stripe is a Capital Provider only in certain Approved Territories in which Stripe offers Stripe Capital Advances, and only with respect to Stripe Capital Advances.

2.3 Marketing to Prospects.

(a) *Identifying Prospects.* Upon Stripe's request, User must cooperate with Stripe to identify Prospects for Stripe Capital Financing.

(b) Marketing Materials. User must comply with Stripe's guidelines and directions when creating Marketing Materials. User must submit all Marketing Materials that User intends to use in connection with Stripe Capital Financing or the Stripe Capital for Platforms Services, including any Marketing Materials

based on templates provided by Stripe, for approval by Stripe before they are used.

(c) Marketing to Connected Accounts. User is only permitted to market (i) Stripe Capital Financing to User's Connected Accounts, and (ii) Prequalified Offers only to Prospects, in each instance within the Approved Territory. User must comply with all guidelines and instructions from Stripe, or Stripe on behalf of a Capital Provider, and the Documentation when marketing Stripe Capital Financing.

(d) Removal of Marketing Materials. User must immediately discontinue using any Marketing Materials if Stripe notifies User that (i) the Marketing Materials do not adhere to Stripe's guidelines, Stripe's instructions, or the Documentation; or (ii) the Marketing Materials present unacceptable risk to Stripe or a Capital Provider.

2.4 Prequalified Offers.

(a) *User-Presented Prequalified Offer*. If User has elected to present Prequalified Offers to Prospects, User must present all Prequalified Offers in the form and substance approved by Stripe. User must present a Prequalified Offer for a Prospect within 1 business day after User receives it. User may present a Prequalified Offer to a Prospect via email or by any other method approved by Stripe in writing. If User erroneously presents a Prospect or Connected Account with a Prequalified Offer, or if a Capital Provider decides to revoke a Prequalified Offer, then at User's expense, User must immediately take corrective action as instructed by Stripe.

(b) *Stripe-Presented Prequalified Offer*. If Stripe erroneously presents a Prequalified Offer to a Prospect or Connected Account, or if a Capital Provider decides to revoke a Prequalified Offer, then at Stripe's expense, User must immediately take corrective action as instructed by Stripe.

(c) *Revoked Prequalified Offers and Cancelled Stripe Capital Financings*. Stripe may, on behalf of itself or a Capital Provider, revoke a Prequalified Offer or cancel or terminate a Stripe Capital Financing for any reason whether before or after funds have been disbursed. Stripe disclaims all liability to User with respect to Stripe Capital Financings, including if a Prequalified Offer is revoked, or if a Stripe Capital Financing is cancelled or terminated.

(d) *No Guarantee*. User's use of the Stripe Capital for Platforms Services does not in any way guarantee that a Connected Account will receive a Prequalified Offer.

2.5 Applying for Stripe Capital Financing.

(a) *Applications for Stripe Capital Financing*. User must ensure that all Prospects apply for Stripe Capital Financing via the Application Flow. If a Prospect contacts User, or User contacts a Prospect, regarding how to complete an application for Stripe Capital Financing, User must redirect that Prospect to the Application Flow via a process provided or approved by Stripe.

(b) *No Selection Permitted*. Neither User nor a Prospect may select or demand a specific Capital Provider or type of Stripe Capital Financing.

2.6 Financing Terms.

User must ensure that all Prospects that become Financing Recipients cooperate with Stripe to comply with its applicable Financing Terms and can access financing-related information.

2.7 Payment Processing Through Stripe.

Except as otherwise permitted by Stripe in writing, User must use the Stripe Payments Services for (a) all Financing Recipients with outstanding obligations under a Stripe Capital Financing until those obligations have been fully satisfied, and (b) all Prospects whose eligibility for Stripe Capital Financing is then-currently under review. User must not terminate or restrict a Financing Recipient's access to User's Platform Services or the Stripe Payment Services, except (x) if a Financing Recipient ceases to be a Platform User, or (y) in the event of credit risk, fraud, or other reasons which would pose an unreasonable legal or reputational risk to User. If User terminates or restricts the access of a Financing Recipient to User's Platform Services and that Financing Recipient has outstanding obligations under a Stripe Capital Financing, then User must immediately notify Stripe, and take all actions necessary, as directed by Stripe, to ensure that the Financing Recipient pays those outstanding amounts in full.

2.8 Stripe API and Stripe Dashboard.

If Stripe makes the Stripe API or Stripe Dashboard available to User, then User may use them in accordance with the Documentation to access the Program

Data and Marketing Materials and to provide Connected Accounts and Prospects with access to Stripe Capital Financing.

2.9 Additional Fees.

User must not charge User's Connected Accounts additional fees in connection with Stripe Capital for Platforms Services or a Stripe Capital Financing.

2.10 Platform Access.

User must, at no cost to Stripe, provide Stripe with an account on User's platform, and provide access to all surfaces on User's platform that feature, reference, or embed components of Stripe Capital for Platforms Services to enable Stripe to use, test, and monitor User's use and marketing of the Stripe Capital for Platforms Services and compliance with these Stripe Capital for Platforms Terms.

2.11 Communication with Platform Users, Connected Accounts, Prospects, and Financing Recipients.

(a) *General.* Unless otherwise described in this Section 2.11, User must use Pre-Approved Responses when responding to questions or other communications from Platform Users, Connected Accounts, Prospects, or Financing Recipients about the Stripe Capital for Platforms Services or Stripe Capital Financing. If a Platform User, Connected Account, Prospect, or Financing Recipient needs assistance that a Pre-Approved Response cannot resolve, then User must redirect that Platform User, Connected Account, Prospect, or Financing

Recipient to Stripe or otherwise follow Stripe's instructions for resolution. If User contacts a Platform, User, Connected Account, Prospect, or Financing Recipient for any other reason regarding the Stripe Capital for Platforms Services or Stripe Capital Financing, User must do so only in accordance with Stripe's guidelines or instructions and the Documentation. Stripe will provide all Pre-Approved Responses and User must not modify a Pre-Approved Response in any way.

(b) *Complaints.* User must not use Pre-Approved Responses to respond to Complaints. User must, direct Platform User, Connected Accounts, Prospects, and Financing Recipients to, submit Complaints regarding the Stripe Capital for Platforms Services and Stripe Capital Financing to capital-support@stripe.com within 3 business days after receipt. User may elect to reply to inquiries or feedback from User's employees about the Stripe Capital for Platforms Services.

2.12 Training.

User must ensure that all employees, contractors, and agents with responsibilities related to Stripe Capital for Platforms Services receive training that complies with the guidelines that Stripe provides to User in writing (if any).

2.13 Outsourcing Prohibited.

Unless otherwise approved by Stripe in writing, User must not outsource or subcontract User's obligations under these Stripe Capital for Platforms Terms to any third party.

2.14 Monitoring; Audit.

Stripe may monitor and review User's Stripe Account, User's use of the Stripe API, User's marketing activities, and any other information, policies and procedures or agreements, consents, and disclosures that User makes available to User's Platform Users, to ensure User's compliance with these Stripe Capital for Platforms Terms. At Stripe's written request, User must permit and cooperate with Stripe or its third-party auditor to audit User's compliance with these Stripe Capital for Platforms Terms, which may include providing additional information upon request by Stripe or its third-party auditor.

3. Servicing.

If applicable, the Servicer will provide all Servicing to Financing Recipients.

4. Confidentiality; Data Privacy and Security.

4.1 Data Protection.

Each party must be compliant with all Laws governing the privacy, protection, security, confidentiality, and the use of data provided, accessed or used in connection with the Stripe Capital for Platforms Services. User must:

(a) (i) obtain all necessary consents, and authorizations, and record and manage those consents and authorizations and (ii) provide disclosures, including from and to User's Platform Users, in each case to disclose Platform User Data to

Stripe and enable Stripe to collect, use, process, or disclose Personal Data and other information User provides to Stripe or a Capital Provider in connection with the Stripe Capital for Platforms Services or a Stripe Capital Financing, including consents and authorizations for marketing and underwriting purposes; and

(b) ensure that Platform User Data does not include a Platform User's end users' “personal data” as defined in the GDPR or “personal information” as defined in the CCPA.

User must not sell, rent, or otherwise make available, or allow others to sell, rent, or otherwise make available Data for any purposes, including marketing or the issuing or offering of Stripe Capital Financing. User will use Data related to the Stripe Capital for Platforms Services or a Stripe Capital Financing only: (a) as expressly permitted by this Agreement or other written agreements between Stripe and User (or their Affiliates); and (b) in compliance with Laws. User must not be a consumer credit reporting governmental agency or entity in an Approved Territory, and User must ensure that its data sharing under these Capital for Platform Service Terms will not subject Stripe to any consumer credit reporting Laws in an Approved Territory.

4.2 Program Data.

Program Data is Stripe Data. User must not use Program Data for any purpose unrelated to User’s use of Stripe Capital for Platforms Services without Stripe’s express written consent. User must not disclose Program Data to any third parties except as necessary to process Transactions for Financing Recipients

with Stripe, and in accordance with Law and Card Network Rules, or as otherwise directed by Stripe.

4.3 Stripe's Use of Data.

Stripe processes, analyzes, and manages Data in accordance with Stripe's Privacy Policy to (a) determine eligibility to become a Prospect, (b) provide the Stripe Capital for Platforms Services, (c) provide Servicing, (d) mitigate fraud, financial loss, or other harm, (e) fulfill Stripe's obligations to regulatory authorities, Capital Providers, credit facilities involved in the financing of loans, and investors who may purchase loans, and (f) analyze, develop, and improve Stripe's products, systems, and tools. Stripe provides Data to third-party service providers, Capital Providers, credit facilities involved in the financing of loans, investors who may purchase loans, and Stripe's Affiliates, to allow Stripe to provide the Stripe Capital for Platforms Services to User, Platform Users, Connected Accounts, and other users. User consents to Stripe's use of Data for the purposes and in a manner consistent with this Section 4.3. Stripe may retain Platform User Data it receives from User in accordance with applicable Law and Stripe's retention policies.

5. Use of Trademarks and Marketing Guidelines.

User grants to Stripe, and any third party Stripe may engage to provide Marketing Materials, a fully paid-up, worldwide, non-exclusive license to use

User's Marks on Marketing Materials and any Stripe Capital for Platforms Services materials during the Term.

6. Term and Termination.

Upon termination or expiration of these Stripe Capital for Platforms Terms, each party will immediately cease using the other party's Marks with respect to the Stripe Capital for Platforms Services, the Marketing Materials, and all Stripe Capital Financings, except as necessary to allow Servicer to fulfill its obligations in connection with Stripe Capital Financing provided to Financing Recipients.

7. Relationship of the Parties.

User remains solely responsible for all products and services User provides to User's Customers.

8. Definitions.

"**Application Flow**" means the sequence of steps that Prospects must take when applying for Stripe Capital Financing.

"**Approved Territory**" means a Stripe-approved jurisdiction or region in which User's Connected Accounts may be eligible to become Prospects.

"**Capital Provider**" means an entity that underwrites and provides Stripe Capital Financing, or any of their respective affiliates, assigns, agents, subcontractors, or representatives.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Card Network Rules**" means the Payment Method Rules published by a Card Network.

"**CCPA**" means California Consumer Privacy Act of 2018, Cal. Civ. Code Sections 1798.100-1798.199.

"**Complaint**" means any expression of dissatisfaction with a product, service, policy, or employee communicated by a Platform User, Connected Account, Prospect, or Financing Recipient related to the Stripe Capital for Platforms Services or a Stripe Capital Financing, or an inquiry or request for examination from a Governmental Authority in respect of the Stripe Capital for Platforms Services or a Stripe Capital Financing.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Data**" used without a modifier means all Personal Data, Program Data, and Platform User Data.

"**Financing Terms**" means a Stripe Capital Loan agreement or a Stripe Capital Advance agreement, in either case, among a Connected Account, a Capital Provider, and any other relevant parties.

"**GDPR**" means General Data Protection Regulation (EU) 2016/679.

"**Marketing Materials**" means the marketing materials developed for the purpose of promoting Stripe Capital Financing to select Platform Users and Connected Accounts, and Prequalified Offers to Prospects.

"**Platform Services**" means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged (e.g., web development, customer support or hosting services).

"**Platform User**" means, where User is acting as a Stripe Connect Platform, a user of User's platform.

"**Platform User Data**" means a Platform User's payment volume information from other payment processors, transaction data, and offline transactions that User shares with Stripe, including from cash and checks.

"**Pre-Approved Responses**" means the Stripe-approved communications used to respond to questions or reply to other communications.

"**Prequalified Offer**" means an offer to submit an application to receive Stripe Capital Financing.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**Program Data**" means data associated with an application for Stripe Capital Financing, eligibility criteria, Servicers, Transactions, access credentials, records, regulatory compliance data, and any other information Stripe uses or generates to provide the Capital for Platforms Services to User.

"**Prospect**" means a Platform User or Connected Account that is eligible for a Prequalified Offer.

"**Servicer**" means an entity or group of entities that Stripe, a Capital Provider, or a purchaser of a Stripe Capital Financing may designate to manage a Stripe Capital Financing, including Stripe Servicing, Inc. (and its Affiliates, as applicable), and any of their respective agents, assigns, subcontractors, or representatives.

"**Servicing**" means the management and administration of Stripe Capital Financing after funds have been disbursed to the Financing Recipient.

"**Stripe Capital Advance**" means a merchant cash advance agreement or a purchase of receivables agreement provided by a Capital Provider to a Prospect.

“**Stripe Capital Financing**” means a Stripe Capital Loan or Stripe Capital Advance, as applicable, or other form of commercial financing.

“**Stripe Capital for Platforms Services**” means the Services that Stripe provides to User in support of efforts between User and Stripe to market Stripe Capital Financing to Platform Users, Connected Accounts, and Prospects.

“**Stripe Capital Loan**” means an installment loan, revolving or open-end credit, or other business financing product, including a business-purpose loan originated by a Capital Provider.

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Stripe Climate

Last modified: November 18, 2025

1. Stripe Climate.

These terms (“**Stripe Climate Terms**”) supplement the General Terms, and govern User's use of Stripe Climate Commitment and Stripe Climate Orders. Capitalized terms that are not defined in these Stripe Climate Terms have the same meanings given to them in the General Terms. Stripe, LLC provides Stripe

Climate Commitment, and for the purposes of Stripe Climate Commitment, each reference to “Stripe” in these Stripe Climate Terms and in the General Terms will be read as a reference to Stripe, LLC. Frontier Climate Operations, LLC (“**Frontier**”), Stripe’s Affiliate, provides Stripe Climate Orders, and for the purposes of Stripe Climate Orders, each reference to "Stripe" in the General Terms will be read as a reference to Frontier.

2. Stripe Climate Commitment.

2.1 Opting In and Out, and Changes.

If User elects to contribute Climate Commitment Funds, User must opt in to contributions via the Stripe Account onboarding process or the Stripe Dashboard. User may opt out of, change, or pause a contribution at any time in User's Stripe Dashboard.

2.2 Climate Commitment Funds.

(a) *Climate Commitment Funds Allocation.* Stripe or its Affiliate may deduct the Climate Commitment Funds from User's Stripe Account balance or User Bank Account on a per-Transaction basis, or as an amount aggregated over a period of time, as described in User's Stripe Dashboard. Stripe will allocate all Climate Commitment Funds to advance the field of carbon removal, through activities such as purchasing CRUs, or funding research and development for new carbon removal technologies. Climate Commitment Funds are not refundable.

(b) *Stripe Climate Commitment Goals*. The goal of Stripe Climate Commitment is to help advance the field of carbon removal, and Climate Commitment Funds will be used in support of that goal. While Stripe will use reasonable efforts to fund impactful Climate Projects, companies receiving Climate Commitment Funds are developing new technology in an evolving industry and their survival and success in addressing climate issues are not guaranteed. Development timelines of many new technologies are long, the resulting impact may not be immediate, and there is always a risk that the chosen technologies fail to deliver any carbon removal. Even if they are eventually successful in obtaining results, Climate Projects may take years to produce those results.

(c) *Use of Climate Commitment Funds*. Stripe will determine when to allocate Climate Commitment Funds to Climate Projects, and Stripe will inform User about how Climate Commitment Funds were allocated. Stripe will not apply Climate Commitment Funds toward its own corporate or administrative costs.

(d) *No Carbon Credits.* The carbon removal services Stripe purchases are not certified by any governmental or non-governmental body. They are not "authorized" under Article 6 of the Paris Agreement. Stripe disclaims all warranties regarding (i) the status under applicable governmental or non-governmental programs or pursuant to standards set by governmental or non-governmental bodies, whether implemented now or in the future, (ii) the availability of any current or future tax credit, benefit, or treatment, or (iii) any other financial benefits, associated with the carbon removal services that Stripe purchases.

(e) *Taxes*. The Climate Commitment Funds may not be eligible for a tax deduction. User should consult with its tax or legal advisor on the local tax treatment of Climate Commitment Funds. Climate Commitment Funds exclude all Taxes, except as the Documentation states to the contrary.

3. Stripe Climate Orders.

3.1 User's Use of Stripe Climate Orders.

User must use Stripe Climate Orders in compliance with these terms for Stripe Climate Orders. User must not use the Stripe Climate Orders for personal, family, or household use.

3.2 CRUs.

(a) Frontier uses Offtake Agreements to acquire CRUs. To the extent commercially reasonable, Frontier will review (i) the sources of CRUs; and (ii) the terms governing the generation of those CRUs.

(b) Frontier will make Retirement Services available to User for purchase subject to: (i) the availability of CRUs in carbon markets; (ii) Frontier's ability to secure all necessary rights (including contractual rights) for the future delivery of the CRUs; and (iii) Frontier's receipt of those CRUs. User may verify the availability of CRUs for Retirement, and purchase Retirement Services using the Climate API or the Stripe Dashboard. While Frontier will provide User with information about

the CRUs available for Retirement, it is User's responsibility to verify that the CRUs meet User's needs or the needs of a Beneficiary.

(c) Frontier may be unable to acquire sufficient quantities of CRUs to fulfill orders for Retirement Services. The CRU(s) that Frontier ultimately Retires on User's behalf may have been generated from an Offtake Agreement that Frontier executed after User's initial purchase. In order to provide Retirement Services, Frontier reserves the right to: (i) substitute CRUs from any one carbon removal supplier with a CRU from a different carbon removal supplier; or (ii) allocate then-current inventory of CRUs among Purchasers.

(d) The CRUs are not “authorized” under Article 6 of the Paris Agreement. Frontier disclaims all warranties regarding (i) the status of CRUs under applicable governmental or non-governmental programs or pursuant to standards set by governmental or non-governmental bodies, whether implemented now or in the future, (ii) the availability of any current or future tax credit, benefit, or treatment, or (iii) any other financial benefits, associated with User's purchase of Retirement Services or the associated CRU(s).

3.3 Retirement.

(a) On or before the last day of the Retirement Year, Frontier: (i) on User's behalf, will Retire the CRU; or (ii) if applicable, will transfer title to the CRU to User. If User has designated a Beneficiary, Frontier will Retire the CRU on that Beneficiary’s behalf and include the Beneficiary’s name in the Registry, if permitted. Frontier will Retire and record the CRU in the applicable Registry in accordance with and subject to the rules of that Registry.

(b) Frontier may not be able to, or may not be permitted to, Retire and record partial CRUs (i.e., partial tons) with a Registry. Frontier may combine partial CRUs and record them in Frontier's name.

(c) If Frontier Retires a CRU on User's behalf or on behalf of a Beneficiary, Frontier will notify User of the Retirement via the Climate API, the Stripe Dashboard, or, if applicable, by other means User elects in the Stripe Dashboard, and deliver a certificate to User evidencing Retirement. Certificates will be digital.

(d) In the event Frontier does not receive sufficient CRUs to fulfill all orders for Retirement Services, Frontier reserves the right, in its sole discretion to: (i) allocate CRUs among Purchasers; or (ii) refund the Fees.

(e) If Frontier determines that it is unable to Retire a CRU in User's name or in the Beneficiary's name on or prior to the last day of the Retirement Year of the CRU, Frontier will notify User and, in its sole discretion, Frontier may: (i) refund the applicable Fees; (ii) transfer title to the CRU to User; (iii) record the Retirement of the CRU in Frontier's name and provide certification to User that Frontier completed the Retirement in Frontier's name; or (iv) take other reasonable remedial measures. Neither Frontier nor Stripe will pay User any interest on Fees, and Frontier will have no further obligation to User regarding that Retirement and the associated CRU(s) nor any other obligation to complete any additional Retirements. Frontier will not be liable to User for any other losses, damages, or costs that User or others may suffer arising out of or relating to Frontier's inability to perform the Retirement Services or the associated CRU.

(f) If Frontier is unable to contact User, or is unable to provide a refund of Fees, for any reason (e.g., User has closed its Stripe Account), Frontier will contribute any amounts due to User to carbon removal programs of Frontier's choosing.

(g) Frontier will use commercially reasonable efforts to ensure a CRU can be Retired on User's behalf or on behalf of User's designated Beneficiary. Frontier does not guarantee that Frontier will be able to Retire a CRU on behalf of a Beneficiary.

3.4 Beneficiaries.

User may designate a Beneficiary when User purchases Retirement Services. User is responsible for notifying a Beneficiary of a CRU's Retirement. Frontier will not notify a Beneficiary of a CRU's Retirement. These Stripe Climate Terms are intended solely for the benefit of the parties to these Stripe Climate Terms. Frontier has no obligation to any Beneficiary under these Stripe Climate Terms. When User designates a Beneficiary, User will not provide Frontier with a Beneficiary's Personal Data.

3.5 Power of Attorney.

To the extent necessary, User grants to Frontier a power of attorney to act on User's behalf or on behalf of a Beneficiary to provide Stripe Climate Orders. User represents as of the Effective Date and warrants during the Term that User has secured the necessary rights and consents from the applicable Beneficiaries to enable Frontier to act on behalf of the applicable Beneficiaries.

Frontier may, at any time or for any reason, suspend or terminate User's access to Stripe Climate Orders, including User's ability to advertise or publicize any CRUs or Stripe Climate Orders.

3.7 Disclaimer.

User agrees that Frontier offers solely the Retirement of CRUs, and that Frontier is not acting as a marketplace, dealer, or seller of carbon removal units or offtakes. Other than as provided herein, the Stripe Parties (including Frontier) make no representation or warranty of any kind whatsoever for Stripe Climate Orders or a CRU, including the availability of a CRU at any given time or the validity of a CRU's generation.

4. Term.

These Stripe Climate Terms will apply to the all Retirement Services purchased prior to termination and the associated CRUs until (a) Frontier Retires the relevant CRUs on User's behalf or User's Beneficiary's behalf, (b) the relevant CRUs have been transferred to User, or (c) Frontier refunds some or all of the Fees for the Retirement Services in the manner described in Section 3.3 of these Terms.

5. Definitions.

"**Beneficiary**" means a business entity (i.e., not a natural person) that is an intended beneficiary of a Retirement or Retirement Services.

"**Carbon Removal Unit**," or "**CRU**," means a specified amount of carbon dioxide removed from the atmosphere that is acquired via Offtake Agreements. CRUs may be either a full or a partial ton.

"**Climate API**" means the APIs that facilitate User's selection of Retirement Services and any associated CRUs, and the sample code, instructions, requirements, and other guidelines as described in the Documentation.

"**Climate Commitment Funds**" means the amount User chooses to voluntarily allocate to Climate Projects through Stripe Climate Commitment, as a percentage of User's revenue or a flat monthly amount, or another method of calculation Stripe accepts.

"**Climate Project**" means a climate project that Stripe funds.

"**Frontier Marketing Collateral**" means the marketing and promotional materials and other ancillary documents developed for the purpose of promoting Stripe Climate Orders.

"**Offtake Agreement**" means a legally binding contract to buy future tons of carbon dioxide removal at an agreed price if and when delivered.

"**Paris Agreement**" means the Paris Agreement to the United Nations Framework Convention on Climate Change, U.N. Doc. FCCC/CP/2015/L.9/Rev/1 (Dec. 12, 2015).

"**Purchaser**" means a user that purchases Retirement Services.

"**Registry**" means any carbon offset registry or system that tracks the Retirement of a CRU.

"**Retire**" or "**Retirement**" means the permanent removal of a specified CRU from all applicable carbon markets. Retirement may be further governed by the rules of a Registry.

"**Retirement Services**" means all actions taken to Retire a CRU in the selected Retirement Year.

"**Retirement Year**" means the year User selects, either via the Climate API or in the Stripe Dashboard, for a CRU to be Retired.

"**Stripe Climate Commitment**" means a suite of features Stripe provides that are designed to enable User to create and run User's own corporate climate program.

"**Stripe Climate Orders**" means (a) the Retirement Services offered to User; (b) access to the Climate API and the Climate Orders portion of the Stripe Dashboard; (c) access to the Frontier Marketing Collateral; and (d) all other

services provided by Frontier and its Affiliates to facilitate the purchase or the provision of, as applicable, the foregoing, including the integration with the payment processing services provided by Stripe.

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Stripe Connect - Platform

Last modified: November 18, 2025

1. Stripe Connect Services.

These terms ("**Stripe Connect Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms, the Stripe Connect Infrastructure Terms and the Stripe Payments Terms, each of which are incorporated into these Stripe Connect Terms by this reference, govern the use of the Stripe Connect Services as a Stripe Connect Platform. The Regional Terms in Section 9 (Regional Terms) of these Stripe Connect Terms apply based on User's Stripe Account Country. Capitalized terms that are not defined in these Stripe Connect Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms, the Stripe Connect Infrastructure Terms, or the Stripe Payments Terms. User may use the Stripe Connect Services in accordance with these Stripe Connect Terms to enable User or User's

Connected Accounts to use the Stripe Payments Services in conjunction with User's Platform Services.

2. Connected Account Types and Risk.

2.1 Platform Account Options.

User may elect to enroll each Platform User as a Connected Account as described in the Documentation.

2.2 Stripe Managed Risk Services.

User may enroll its Connected Accounts as SMR Connected Accounts or Non-SMR Connected Accounts, in accordance with these Stripe Connect Terms.

2.3 Requirements for Using Stripe Managed Risk Services.

(a) *Enrollment.* When using Stripe Managed Risk Services, all User's Connected Accounts must be SMR Connected Accounts, except (i) as Stripe expressly approves in writing signed by the parties or as is otherwise permitted in the Documentation; (ii) when User is transitioning pre-existing Platform Users from Non-SMR Connected Accounts to SMR Connected Accounts, which User must do within a reasonable time period and in accordance with the Documentation; and (iii) when User is transitioning pre-existing Platform Users from SMR Connected Accounts to Non-SMR Connected Accounts during the SMR Transition Period.

(b) *Required Stripe Technology.* User must use all applicable Stripe Technology that Stripe requires for using Stripe Managed Risk Services as described in the Documentation (e.g., Stripe-Hosted Onboarding). Stripe will enable Stripe Radar Services on all SMR Connected Accounts by default, and User must not disable these Services.

2.4 Transitioning Off Stripe Managed Risk Services.

To transition off Stripe Managed Risk Services, User must either permanently stop using Stripe Connect Services with respect to all SMR Connected Accounts, or migrate all payments volume from SMR Connected Accounts to Non-SMR Connected Accounts within a reasonable time period. Stripe Managed Risk Services Fees will continue to apply for all Transactions on SMR Connected Accounts during and after the SMR Transition Period.

2.5 Liability for Merchant Losses During the SMR Transition Period.

In relation to a Platform User transitioning to using one or more Non-SMR Connected Accounts, User and the relevant Platform User become jointly and severally liable to Stripe for all Merchant Losses on all SMR Connected Accounts associated with that Platform User from when a Transaction is first initiated for that Platform User on a Non-SMR Connected Account. Stripe may collect these amounts (including Merchant Losses) according to the Agreement and the Connected Account Agreement, as applicable. To the maximum extent permitted by Law, Stripe's aggregate liability for Merchant Losses on all SMR Connected Accounts during the SMR Transition Period will not exceed the

amount of the cap stated in Section 8.4 (Liability Cap) of the General Terms. Stripe's liability for Merchant Losses on SMR Connected Accounts ends at the end of the SMR Transition Period.

3. Liability for Connected Accounts.

3.1 Liability for all Connected Accounts.

As between User and Stripe, User is responsible for all Activity on its Connected Accounts, whether initiated by User or not. User is liable to Stripe for all: (a) Transactions, Disputes, Refunds, Reversals and resulting Merchant Losses (except with respect to SMR Connected Accounts to the extent stated in Section 3.2) and (b) any other losses, damages, and costs that result from use of the Services, including any fines assessed by Financial Providers or Governmental Authorities, except to the extent the losses, damages, or costs arise from Stripe's breach of this Agreement or Stripe's negligence, willful misconduct, or fraud. User remains jointly and severally liable with the applicable Connected Accounts to Stripe for these amounts, and Stripe may collect these amounts from User in accordance with the Agreement. Without limiting Stripe's other rights and remedies in this Agreement, if Stripe determines that User's responsibility for Activity on any Connected Account creates an unacceptable risk to Stripe, Stripe may exercise its remedies listed in Section 5.5 of the Stripe Payments Terms.

3.2 Liability for SMR Connected Accounts.

Subject to Section 3.1, as between User and Stripe, Stripe is liable for Merchant Losses on SMR Connected Accounts up to the amount of the SMR Risk Cap (if any), except: (a) as stated in Section 2.5 of these Stripe Connect Terms; and (b) to the extent these Merchant Losses arise from User's fraud, violation of Law, breach of the Agreement (including these Stripe Connect Terms), negligence, willful misconduct, or misuse of the Stripe Connect Services. The limitations on liability in Section 8 of the General Terms will not apply with respect to Stripe's liability for Merchant Losses under this Section 3.2.

4. Tax Reporting; Tax Invoicing.

4.1 Filing of Tax Information Reports.

Unless Stripe notifies User otherwise, Stripe will not file any, and User assumes sole responsibility and liability for filing all Tax Information Reports required to be filed as a result of Services Stripe provides to User under this Agreement or to Connected Accounts under their Connected Account Agreement. Notwithstanding the prior sentence, to the extent required by Law, Stripe will file Tax Information Reports as outlined in the Documentation.

4.2 Indemnity.

User will indemnify Stripe from all Taxes, and related interest, penalties and fees (excluding any income, franchise or similar taxes payable with respect to the

Fees), if any, imposed on a Stripe Entity as a result of User's failure to timely file any Tax Information Report under Section 4.1 of these Stripe Connect Terms.

4.3 Issuing Tax Forms.

Stripe will issue Tax Information Reports (if applicable) directly to User only. Notwithstanding the prior sentence, when Stripe files Tax Information Reports as stated in Section 4.1, Stripe will issue Tax Information Reports (if applicable) directly to the Connected Accounts

4.4 Tax Invoices.

(a) *Connected Accounts with Platform Pricing Control*. Unless otherwise described in the Documentation, for each Transaction on Connected Accounts with Platform Pricing Control, Stripe is providing its Services to User and will issue Tax invoices directly to User only, and User will be treated as making separate supplies to its Connected Accounts for purposes of this Section.

(b) *Connected Accounts without Platform Pricing Control.* Unless otherwise described in the Documentation, for each Transaction on Connected Accounts without Platform Pricing Control, Stripe is providing its Services to the Connected Accounts and will issue Tax invoices directly to the Connected Accounts only.

5. Connected Accounts in Singapore.

This Section 5 only applies to Relevant SG Connected Accounts.

User must: (a) deliver receipts containing the Receipt Requirements to Relevant SG Connected Accounts within a reasonable time period; (b) maintain records of delivery in a retrievable and examinable format, and (c) at Stripe's reasonable request, provide those records to Stripe within 5 business days of Stripe's request. If Stripe believes that User's existing process does not satisfy the Receipt Requirements, then, on Stripe's request, User must modify that process as Stripe requires.

6. Definitions Applied to Connected Accounts; General Terms Clarification.

Where defined terms are applied to a Connected Account (rather than User) in these terms, the relevant definition will be deemed to reference the Connected Account (e.g., when the term Services is applied to a Connected Account it means the Stripe services that Stripe makes available to the Connected Account under the Connected Account Agreement, and when the term Disputes is applied to a Connected Account it means Disputes that Connected Account incurs). Connected Accounts are not third parties for the purposes of, or eligible to make a Claim under, Section 9 of the General Terms.

7. Liability Cap.

Except to the extent covered by Stripe Managed Risk Services if applicable, User's liability for all Connected Accounts as described in these Stripe Connect Terms, is not limited or excluded in any way, notwithstanding anything to the contrary in this Agreement.

8. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Connected Account Agreement**" means the agreement with Stripe that applies to Connected Accounts (except Payout Recipients), which is accessible on the Stripe Legal Page for the Connected Account's jurisdiction.

"**Dispute**" means an instruction a Customer initiates to reverse or invalidate a processed Transaction (including "chargebacks" and "disputes" as those terms may be used by Payment Method Providers).

"**Merchant Losses**" means negative amounts on a Connected Account's Stripe account balance resulting from Transactions, Disputes, Refunds, and Reversals where the Connected Account is the settlement merchant.

"**Non-SMR Connected Account**" means a Connected Account on which Stripe is not providing Stripe Managed Risk Services.

“**Platform Services**” means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged (e.g., web development, customer support or hosting services).

“**Platform User**” means, where User is acting as a Stripe Connect Platform, a user of User’s platform.

“**Receipt Requirements**” means, for each Transaction on a Relevant SG Connected Account, the following information: (a) the date of the Transaction; (b) the total amount of the Transaction, including any service fees and relevant foreign exchange rates that apply to the Transaction; and (c) a unique reference number for the Transaction.

“**Refund**” means an instruction User initiates to provide a full or partial return of funds to a Customer for a processed Transaction.

“**Relevant SG Connected Accounts**” means Connected Accounts based in Singapore that do not have access to a Stripe Dashboard and: (a) are sole proprietors; or (b) for Connected Accounts that are not sole proprietors, request a receipt from User.

“**Reversal**” means the reversal of the settlement of funds for a Transaction.

"**SMR Connected Account**" means a Connected Account on which Stripe is providing Stripe Managed Risk Services.

"**SMR Risk Cap**" means Stripe's maximum liability for Merchant Losses, if agreed by the parties in writing.

"**SMR Transition Period**" means the period starting when a Transaction is first initiated for any transitioning Platform User on a Non-SMR Connected Account until the earlier of when (i) a Transaction has been initiated for every Platform User on the Non-SMR Connected Account to which they are transitioning; and (ii) all SMR Connected Accounts are closed.

"**Stripe-Hosted Onboarding**" means the web form and set of onboarding tools hosted by Stripe used to collect onboarding information relating to Platform Users as described in the Documentation.

"**Stripe Managed Risk Services**" means the Services that enable Stripe to assume liability for Merchant Losses as described in the Stripe Connect Terms, and perform accompanying risk-related support services.

"**Tax Information Report**" means a required tax information return or report, including IRS Form 1099, or any other similar form.

9. Regional Terms.

United States.

The following Regional Terms apply for Users in the United States.

9.1 Payout Recipients.

Stripe may enable User to make payouts to Payout Recipients. "**Payout Recipient**" means a third-party recipient to which Stripe enables User to make payouts via the Stripe Connect Services. For the purpose of these payouts, Stripe does not provide any service directly to the Payout Recipients, and the Payout Recipients do not have a contractual or business relationship with Stripe. To the extent Stripe makes payouts to Payout Recipients, it does so on User's behalf. To receive these payouts, Payout Recipients will not enter into a Connected Account Agreement, and that concept, as used in these Stripe Connect Terms, will not apply to Connected Accounts that are Payout Recipients. User must complete a Stripe account application for each Payout Recipient and enroll them as a Custom Account or an Express Account. Each Payout Recipient is subject to Stripe's approval. User must ensure that each Payout Recipient receives the Stripe Recipient Notice before User makes a payout to the Payout Recipient. "**Stripe Recipient Notice**" means the notice containing relevant information for Payout Recipients, which is accessible in the Documentation for the Payout Recipient's jurisdiction. By making payouts to Payout Recipients, User is using Stripe Payments Services.

The following Regional Terms apply for Users in Brazil.

9.1 No Liens or Burdens over Receivables related to Connected Accounts' Funds.

If and as long as User holds any Connected Accounts funds as part of User's use of Stripe Connect Services, User may not negotiate or create any liens or burdens over related receivables of those funds.

France.

The following Regional Terms apply for Users in France.

9.1 Use of Stripe.js.

User will load the stripe.js JavaScript library from https://js.stripe.com/v2/ or https://js.stripe.com/v3/ on all pages with which customers and donors interact when making payments to User or Connected Accounts. User must also use the stripe.js JavaScript library to tokenise Payment Method Account Details.

India.

9.1 Additional Tax Requirements.

User agrees that in connection with section 194-O of the Income Tax Act, 1961 (together with Circular No.17/2020 issued by Central Board of Direct Taxes), User

will assess, deduct, deposit and report withholding Taxes to the appropriate taxing authority on any amount paid or credited to Connected Accounts.

9.2 User's Connected Accounts.

User must ensure that it does not accept payments, through the Services, for a seller not onboarded to its platform.

Japan.

The following Regional Terms apply for Users in Japan.

9.1 Delegating Authority for Connected Accounts.

User delegates to Stripe the authority that each Connected Account grants User under the applicable Platform Provider Agreement to process and receive payments. Once Stripe receives funds from a Connected Account's Customer for a Transaction, that customer is released from payment obligations owed to the Connected Account, regardless of whether Stripe or User pays the Connected Account an equivalent amount. "**Connected Account's Customer**" means a purchaser of goods or services provided by a Connected Account.

9.2 User Top-ups.

When a Connected Account accepts a Connect Transaction, User may conduct a Top-Up in the manner prescribed in the Documentation. In these cases (including where User uses a third-party payment services provider or where

User wishes to extend a promotional discount or coupon to the Connected Account's Customer), User must ensure that the Top-Up: (i) is directly linked to a Connect Transaction, (ii) occurs after the Connect Transaction has been processed (i.e., User may not pre-fund a Top-Up in anticipation of future Connect Transactions) and (iii) does not exceed the Top-Up Amount for each Connected Account. Upon the receipt of a Top-Up to the Connected Account's Stripe Account, the Connected Account's Customer or User will be released from payment obligations owed to the Connected Account in the amount equivalent to the Top-Up. "**Connect Transaction**" means a transaction from a Connected Account's Customer in connection with the Platform Services. "**Top-Up**" means a transfer of funds into User's Stripe Account to cover a portion of the Top-Up Amount. "**Top-Up Amount**" means the amount owed by User or the Connected Account's Customer to the Connected Account (after deducting any fees or other amounts payable to User).

9.3 Restrictions on Retention Periods.

User may only retain funds received from a Connect Transaction in User's Stripe Account for as long as required: (i) to ensure the Connect Transaction is authorized and prevent unlawful or unauthorized Connect Transactions; (ii) to ensure the Connected Account delivers the goods or services owed to the Connected Account's Customer before or upon receiving payment; or (iii) to facilitate Refunds or Disputes.

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Stripe Connect – Infrastructure

Last modified: November 18, 2025

1. Stripe Connect Services.

These terms ("**Stripe Connect Infrastructure Terms**") supplement the General Terms and apply to a Service if incorporated by reference into the applicable Services Terms. Capitalized terms that are not defined in these Stripe Connect Infrastructure Terms have the same meanings given to them in the General Terms. User may use the Stripe Connect Services in accordance with these Stripe Connect Infrastructure Terms to create, manage and enable Services for User's Connected Accounts.

2. Stripe Obligations.

2.1 Connected Accounts.

Connected Accounts may use the Services in accordance with the Connected Account Agreement. Stripe may suspend or stop providing any Services to a Connected Accounts in accordance with the terms of the Connected Account Agreement. Stripe has a direct contractual relationship with each Connected Account under the Connected Account Agreement and will provide the Services

directly to each Connected Account. User acknowledges that Connected Accounts may choose to use Stripe services outside of the Connected Accounts' relationship with User.

2.2 Amendments to Connected Account Agreement.

For all Connected Accounts that do not have a Stripe Dashboard, Stripe will notify User if Stripe modifies the relevant Connected Account Agreement. User must notify those Connected Accounts of the modification promptly after User receives the modification notice from Stripe.

3. User Obligations.

3.1 Stripe Connect Services Integration and Use.

User must integrate the Stripe API and use the Stripe Connect Services in accordance with the Documentation and this Agreement. User must use the Stripe Connect Services and Connected Account Data in accordance with Law and User's Platform Provider Agreement. User must clearly and prominently disclose all Platform Fees, if any, and, to the extent charged separately, any Fees.

3.2 Connected Accounts and Risk.

User must ensure that Connected Accounts do not use the Services in breach of the Connected Account Agreement or for any activity that Law or this Agreement prohibits. User must immediately inform Stripe if User becomes

aware that a Connected Account is engaging in any activity that is illegal, fraudulent, deceptive or harmful, or in breach of the Connected Account Agreement or this Agreement. User must cooperate with Stripe to reduce the risk of fraud or other misuse of the Services, including by providing relevant information to Stripe.

3.3 Activity.

A Connected Account may perform Activity, or User may perform Activity on behalf of a Connected Account, depending on how User integrates the Stripe API into User's Platform Services. User is responsible for all Activity initiated by User, User's representatives, and any individual or entity using User's credentials, including User's Stripe Account login and password and User's Stripe API key. Notwithstanding anything to the contrary in this Agreement, where either Stripe or a Connected Account incurs any losses, damages or costs based on unauthorized Activity initiated by User or on User's behalf, then as between Stripe and User, User is liable for those losses, damages or costs.

3.4 User's Agreements with Connected Accounts.

User's Platform Provider Agreement must explain how User accesses and uses Connected Account Data, and the Activity that User may conduct on the Connected Accounts' behalf via the Stripe Connect Services. User's Platform Provider Agreement must also authorize User to perform that Activity, and to share the Connected Account Data with Stripe.

3.5 Limitations.

User must not use the Stripe Connect Services to access any Connected Account Data or conduct any Activity, or attempt to do either, for which the relevant Connected Account has not authorized, or has withdrawn the authorization.

4. Onboarding, Activity and Data.

4.1 User Onboarding Obligations.

(a) *User-Hosted Onboarding.* If User onboards Platform Users using User-Hosted Onboarding, User must: (i) create and manage the Stripe accounts for its Connected Accounts; (ii) ensure that Connected Account Data is collected and provided to Stripe in the manner prescribed in the Documentation; and (iii) ensure that each Platform User agrees to the Connected Account Agreement before it uses any Stripe services. At Stripe's request, User must provide proof as Stripe requires that these Connected Account Agreements have been entered into between the Connected Accounts and Stripe. If Stripe believes that User's existing acceptance process does not create a binding agreement between Stripe and each Connected Account, then, on Stripe's request, User must modify that process as Stripe requires.

(b) *Stripe-Hosted Onboarding.* If User uses Stripe-Hosted Onboarding, User will have access to certain Connected Account Data collected by Stripe. At Stripe's request, User will collect and provide additional Connected Account Data to validate a Connected Account.

4.2 Ability to Conduct Activity.

If Stripe onboards Platform Users using Stripe-Hosted Onboarding, those Connected Accounts without Platform Pricing Control may terminate User's ability to conduct Activity on their Stripe accounts at any time.

4.3 Connected Account Data.

Section 4 of the General Terms applies to all Connected Account Data that User provides to Stripe. Stripe may refuse to create a Stripe account for a Platform User or limit the functionality available to a Platform User until Stripe is satisfied that it has received sufficient information about that Platform User.

4.4 Data Use.

Each party may use Connected Account Data in accordance with this Agreement and any consent or agreement it obtains from each Connected Account, which, as to Stripe, includes the Connected Account Agreement. User must provide all notices and obtain all necessary rights and consents for Stripe to lawfully process Connected Account Data as User instructs. Stripe may refuse to process Connected Account Data as User instructs if Stripe reasonably believes complying with User's instructions would require Stripe to violate Law or the Connected Account Agreement.

5. IRS Form 1099 Services.

5.1 IRS Form 1099 Services.

User may use the IRS Form 1099 Services to generate copies of IRS Form 1099 and deliver them to the applicable Governmental Authorities, as described in the Documentation.

5.2 Disclaimer.

When using IRS Form 1099 Services, User is responsible for, and Stripe disclaims all liability with respect to:

(a) User's fulfillment of User's obligations under Law, including with respect to Taxes;

(b) the accuracy of the Tax calculations, and User's obligation to pay any fine, penalty, or other sanction imposed by a Governmental Authority as a result of the use of the IRS Form 1099 Services; and

(c) User's action, or failure to act, as a result of any directions or recommendations User receives related to the use of the IRS Form 1099 Services.

5.3 Information Accuracy; No Tax Advice.

Stripe will not validate, and is not responsible for, the accuracy of the information User or User's Connected Accounts provide to Stripe. The IRS Form 1099 Services do not constitute tax advice, or tax filing or reporting assistance.

6. Definitions Applied to Connected Accounts; General Terms Clarification.

Where defined terms are applied to a Connected Account (rather than User) in these terms, the relevant definition will be deemed to reference the Connected Account (e.g., when the term Services is applied to a Connected Account it means the Stripe services that Stripe makes available to the Connected Account under the Connected Account Agreement, and when the term Disputes is applied to a Connected Account it means Disputes that Connected Account incurs). Connected Accounts are not third parties for the purposes of, or eligible to make a Claim under, Section 9 of the General Terms.

7. Liability Cap.

If User onboards Platform Users using User-Hosted Onboarding, User's liability arising out of or relating to User's failure to ensure that each Connected Account agreed to the Connected Account Agreement in a legally binding way, is not limited or excluded in any way, notwithstanding anything to the contrary in this Agreement.

8. Definitions.

“**Activity**” means any action taken on or related to a Connected Account's Stripe Account that a Stripe Connect Platform or a Connected Account initiates, submits or performs, either through the Stripe Technology or through the Stripe Connect Services, including communication regarding the Services as related to that Connected Account.

“**Connected Account**” means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

“**Connected Account Agreement**” means the agreement with Stripe that applies to Connected Accounts (except Payout Recipients), which is accessible on the Stripe Legal Page for the Connected Account's jurisdiction.

“**Connected Account Data**” means data about Connected Accounts and Activity, which may include Protected Data and Stripe Data.

“**Dispute**” means an instruction a Customer initiates to reverse or invalidate a processed Transaction (including “chargebacks” and “disputes” as those terms may be used by Payment Method Providers).

“**IRS**” means Internal Revenue Service.

“**IRS Form 1099 Services**” means the Services where Stripe generates copies of IRS Form 1099 with respect to Transactions, delivers recipient copies of IRS Form 1099 to the applicable Connected Accounts, and files electronic copies of

IRS Form 1099 with the applicable Governmental Authorities (e.g., state or federal tax authorities), in each case, to the extent stated in the Documentation.

"**Platform Fees**" means the fees User directs Stripe to charge User's Connected Accounts for the Connected Accounts' use of User's Platform Services.

"**Platform Pricing Control**" means the Connected Account attribute that enables User to determine, to the extent stated in the Documentation, the fees that apply with respect to the Connected Account.

"**Platform Provider Agreement**" means, as to each Connected Account, collectively, the agreements that a Stripe Connect Platform has with that Connected Account.

"**Platform Services**" means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged (e.g., web development, customer support or hosting services).

"**Platform User**" means, where User is acting as a Stripe Connect Platform, a user of User's platform.

"Stripe Connect Platform" means a platform provider that uses the Stripe Connect Services.

"**Stripe Connect Services**" means (a) if User is a Stripe Connect Platform, the Services that allow User to (i) create, manage and enable Services for User's Connected Accounts, as described in the Stripe Connect Infrastructure Terms;

and (ii) enable User or User's Connected Accounts to use the Stripe Payments Services , as described in the Stripe Connect Services Terms (if applicable); or (b) if User is a Connected Account, the Services described in the Connected Account Agreement.

"**Stripe-Hosted Onboarding**" means the web form and set of onboarding tools hosted by Stripe used to collect onboarding information relating to Platform Users as described in the Documentation.

"**User-Hosted Onboarding**" means User's onboarding user interface used to collect onboarding information relating to Platform Users built using: (a) the Stripe API; or (b) Stripe-developed components embedded into the Platform Services, each as described in the Documentation.

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Stripe Data Pipeline

Last modified: August 5, 2026

1. Stripe Data Pipeline Services.

These terms ("**SDP Terms**") supplement the General Terms and govern User's use of the Stripe Data Pipeline Services and SDP Data. Capitalized terms that are

not defined in these terms have the same meanings given to them in the General Terms.

2. Use of the Stripe Data Pipeline Services.

2.1 Destination.

User may only use the Stripe Data Pipeline Services in connection with User's Destination. User must provide Stripe with accurate connection details and, where applicable, access credentials required to establish the connection to User's Destination, including any applicable account identifier and region. User must provision only the minimum permissions necessary for Stripe to establish the connection. User must ensure that Stripe has all rights and permissions necessary to use the credentials User provides to access the Destination and transmit SDP Data according to User's instructions.

2.2 Restricted Uses.

User must not, and must not enable or allow any other party to, access or use the Stripe Data Pipeline Services and Stripe Data (a) for any purpose other than the purpose for which it is provided; or (b) in violation of any Law or Service Terms. If any Stripe Data is made available through the Stripe Data Pipeline Services, User must use that Stripe Data only for accounting and financial reporting, business analytics, or other accounting-related business purposes provided those purposes are not otherwise restricted by the General Terms,

these SDP Terms, or any other Service Terms. Any Stripe Radar Data and Identity Services Data made available through Stripe Data Pipeline Services may only be used for security or fraud prevention purposes or as Stripe otherwise agrees in writing. Upon Stripe's request, User will demonstrate its compliance with this section to Stripe's reasonable satisfaction. User must not, and will ensure that its Connected Accounts (if applicable) do not, use the Stripe Data Pipeline Services in connection with Protected Health Information.

2.3 Data Subject Requests.

User is responsible for responding to Data Subject Requests (as defined in the DPA) relating to SDP Data transferred to a Destination, including by deleting applicable SDP Data from the Destination where required by Law.

3. SDP Data.

User authorizes Stripe to transfer SDP Data to a Destination. After Stripe transfers SDP Data, (a) the Destination is the custodian of the SDP Data, and (b) Stripe is not responsible for any copy of the SDP Data that User or the Destination makes, including how it is stored, used, secured, modified, or disclosed. User must have all necessary rights and consents sufficient to enable Stripe to provide, and for User to use, the Stripe Data Pipeline Services, including to retain, reproduce, and disclose any SDP Data. Upon Stripe's request, User will assist Stripe in complying with its obligations under Law, which

assistance may include responding to requests by data subjects or a Governmental Authority.

Stripe will only transfer SDP Data at User's direction and according to the terms of this Agreement.

4. Termination.

Stripe may, by notifying User, immediately suspend or terminate User's access to the Stripe Data Pipeline Services if an applicable Destination stops offering the features or functionality that Stripe uses to provide the Stripe Data Pipeline Services. Upon termination or suspension of the Stripe Data Pipeline Services, Stripe will disconnect from the User's applicable Destination(s), cease transmitting SDP Data to the applicable Destination, and delete any access credentials User provided to Stripe. User will lose access to any data syncs, automated or otherwise, containing new SDP Data. User's obligations under Sections 2.2, 2.3, and 3 of these SDP Terms, and any existing obligation User has under the Agreement to delete or destroy data, will survive the termination of these SDP Terms.

5. Disclaimer.

Stripe does not warrant or represent that by using Stripe Data Pipeline Services, User will be in compliance with Law, including any required notification

obligations User may have to any data subjects. User remains fully responsible for, and Stripe Parties disclaim all liability with respect to: (a) User's configuration of Stripe Data Pipeline Services and the accuracy and completeness of User's instructions to Stripe to transfer data, (b) User's or any third party's use, storage, security, modification, and disclosure of SDP Data, and (c) fees a Destination charges User. Stripe is not responsible for a failure or delay in connecting to, or transferring SDP Data to, a Destination due to the Destination's technical limits.

6. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Destination**" means a supported data warehouse, third-party application, or other service selected by User to receive SDP Data.

"**Identity Services Data**" means any Stripe Data that User receives from Stripe in connection with the Stripe Identity Services.

"**SDP Data**" means data Stripe transfers from User's Stripe Account to a Destination.

"**Stripe Data Pipeline Services**" means the Services that enable Stripe to transfer data from User's Stripe Account to the Destination, including both scheduled

and real-time synchronization.

"**Stripe Radar Data**" means the Radar Scores and other data User receives through the Stripe Radar Services, and the Stripe Orchestrated Services (as applicable).

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Stripe Fee Credit Terms

Last modified: November 18, 2025

1. Stripe Fee Credits.

These Stripe Fee Credit Terms ("**Fee Credit Terms**") supplement the General Terms and govern the use of the Stripe Fee Credits. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms.

2. Using a Fee Credit.

The Fee Credit amount constitutes full payment and settlement to User with respect to the purpose for which it is issued. The Fee Credit is a discount

against, and can only be used to offset, future Fees User accrues on User's Stripe Account, subject to any limitations stated on User's Stripe Dashboard. User may not (a) transfer a Fee Credit from one Stripe Account to another; or (b) license, rent, or sell a Fee Credit for cash or any other consideration.

3. Expiration and Cancelation.

The Fee Credit automatically expires after the expiry date stated on User's Stripe Dashboard. Stripe may terminate a Fee Credit before its expiry date if (a) the Agreement terminates; or (b) the relevant fee agreement between the parties, if applicable, terminates. Stripe may cancel any unused Fee Credit amounts after they terminate or expire. If, after Stripe issues the Fee Credit, any Fees or other amounts are not paid to Stripe when due, or User is in breach of the Agreement for any other reason, then Stripe may suspend the Fee Credit until User has paid in full all outstanding Fees and other amounts User owes Stripe, and has rectified any breach of the Agreement. Stripe may void a Fee Credit if User breaches these Fee Credit Terms or the terms of any other agreement, promotion, or program under which User received the Fee Credit. If Stripe voids the Fee Credit, then in addition to any other remedy available to Stripe, Stripe may collect from User the amount of the Fee Credit.

4. Taxes.

The Fee Credit is inclusive of any applicable Taxes which may be required to be charged by the User. If Stripe is required to withhold any Taxes applicable to a Fee Credit, Stripe may deduct those Taxes from the Fee Credit and pay those Taxes to the appropriate taxing authority. If User is exempt from paying, or are otherwise eligible to pay a reduced rate on, those Taxes, User may provide to Stripe a copy of the original certificate that satisfies applicable legal requirements attesting to its tax-exempt status or reduced rate eligibility, in which case Stripe will re-credit the withheld amount to the extent covered by the certificate.

5. Definitions.

"**Fee Credit**" means a Stripe-issued amount that User may use solely as a discount against future Fees, but does not include any amount User pays Stripe that becomes a fee credit (e.g., a prepayment).

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Stripe Financial Connections

Last modified: April 20, 2026

1. Stripe Financial Connections Services.

These terms (“**Stripe Financial Connections Terms”**) supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into these Stripe Financial Connections Terms by this reference, govern the use of the Stripe Financial Connections Services and Connections Data. The Regional Terms in Section 6 (Regional Terms) of these Stripe Financial Connections Terms apply based on User's Stripe Account Country. Capitalized terms that are not defined in these Stripe Financial Connections Terms have the same meanings given to them in the General Terms and the Stripe Financial Services Terms.

2. Use of the Stripe Financial Connections Services.

2.1 Authorized Purpose and Express Consent UI.

(a) *Submission and Approval*. At least 14 days before User intends to collect Connections Data for the first time, User must submit its intended purpose for collecting, using, and processing Connections Data (the “**Proposed Purpose**”) and the user interface it will use to obtain Express Consents (the “**Proposed Express Consent UI**”) to Stripe, through a process Stripe communicates to User. Stripe will promptly review User's Proposed Purpose and Proposed Express Consent UI. Upon Stripe’s written approval, the Proposed Purpose will become

an "**Authorized Purpose**" and the Proposed Express Consent UI will become an "**Express Consent UI**".

(b) *Changes*. If User wishes to change an Authorized Purpose or an Express Consent UI, User must submit the proposed change to Stripe for review and obtain Stripe's written approval at least 14 days before the proposed change is planned to take effect.

2.2 Express Consents and Record Keeping.

User's Express Consents must be sufficient under Law. User must clearly and conspicuously disclose to each Connections End User the data User is receiving, and the Authorized Purpose that the Connections End User is consenting to in their Express Consent. During the Term and for at least 24 months after the end of the Term, User must maintain records of each Connections End User's Express Consent.

User must (a) ensure that each Express Consent complies with User's applicable terms of use, User's Privacy Policy, Law and this Agreement; and (b) User collects, uses, retains, discloses, and processes each Connections End User's Connections Data only in compliance with that Connections End User's Express Consent.

2.3 Updates to Express Consents.

(a) If User received an Express Consent from an End User and User later materially changes User's Authorized Purpose, User must obtain a new Express

Consent that covers the updated Authorized Purpose.

(b) If User's Authorized Purpose includes User's receipt of Connections Data, and User later materially changes the scope, purpose, security, sharing, or period of storage of that data, User must obtain a new Express Consent before those changes go into effect.

(c) If User's Authorized Purpose does not include financial account data that User will collect as part of the Connections Data, User must obtain an updated Express Consent before receiving the additional Connections Data.

2.4 Financial Institution Users.

If User is a Financial Institution, additional conditions apply to User's use of the Stripe Financial Connections Services. At least 14 days before accessing the Stripe Financial Connections Services, User must disclose to Stripe through the submission process Stripe communicates to User that User is a Financial Institution, and provide all additional information Stripe requests.

2.5 End User Login Credentials.

User must not request or obtain Connections End User login credentials for a Connections End User's financial account.

2.6 Marks Usage.

In addition to the license User grants to Stripe in Section 5.3 of the General Terms, User grants to Stripe and its Affiliates a worldwide, non-exclusive, non-transferable, royalty-free license during the Term to (a) use Marks belonging to User or User's Affiliates to identify User to the Connections End User as a recipient of the Stripe Financial Connections Services; and (b) sublicense those Marks to Data Sources.

3. Connections Data.

User's obligations under this Section 3 will continue after the Term, and this Section 3 will survive termination of this Agreement.

3.1 Receiving Connections Data.

User may request to receive Connections Data as part of the Stripe Financial Connections Services. However, if User chooses to use only the verification services portion of the Financial Connections Services, User will not receive Connections Data. When User stops using Stripe Payments Services, User may request that Stripe provide to User the account identifiers of each Connections End User's financial account used to process transactions made via the Approved Payment Network as part of User's use of Stripe Payments Services.

3.2 User's Service Providers.

User may only share Connections Data with User's service providers (a) whose agreement with User imposes on that service provider obligations consistent

with those contained in these Stripe Financial Connections Terms and Section 4 of the General Terms; and (b) for the purpose of providing services to User that implement the Authorized Purpose. User is responsible for User's service providers' acts and omissions, including their compliance with this Agreement.

3.3 Using Connections Data.

User must not, and must not enable or allow any third party to:

(a) use a Connections End User's Connections Data in any way if User has not obtained an appropriate Express Consent from the applicable Connections End User;

(b) sell any Connections Data;

(c) share the Connections Data, including with any third party for use in marketing or for the third party's marketing purposes; or

(d) use or transfer the Connections Data for fraudulent purposes or otherwise in violation of Law.

3.4 FCRA Compliance.

Stripe is not a consumer reporting agency as defined in the FCRA. Except as Stripe's authorized representative approves, User must not use any Connections Data (a) in any way as a consumer report; or (b) to generate a consumer report under FCRA.

3.5 Stripe as a Service Provider and Independent Controller.

Stripe, and any third party Stripe engages, will act as User's processor (e.g., service provider) for the purposes of facilitating User's access to Connections Data. In addition, Stripe will request, through the Stripe Financial Connections Services, consent from Connections End Users for Stripe to separately collect, use, retain, disclose, and process Connections Data as an independent controller of that data under the Stripe Consumer Terms of Service and Stripe's Privacy Policy.

3.6 Data Security Requirements.

User must comply with the terms of the Financial Connections Security Addendum attached at the end of these Stripe Financial Connections Terms with respect to User's collection, use, or disclosure of any Connections Data, and those terms are considered Financial Provider Terms for the purposes of this Agreement.

3.7 Connections End User Notifications.

If Stripe wishes to send a notice to Connections End Users (e.g., because Stripe believes that Law requires a data subject notification, or because Stripe modifies its legal terms that apply to Connections End Users, including its Privacy Policy), then upon Stripe's request, User must promptly provide Connections End Users' contact information (including email addresses) to Stripe.

3.8 Notifications to Stripe.

If User identifies or suspects that the Connections Data received is inaccurate, User must promptly notify Stripe at fc-intake@stripe.com.

4. Cooperation and Audit.

4.1 Stripe May Provide Data to Data Sources.

To comply with Stripe's obligations to Data Sources, Stripe may (a) provide the following to Data Sources: (i) User's name; (ii) any Connections End User's name associated with that Data Source; (iii) all Express Consents and related records; (iv) all other information User provided to Stripe under this Section 4; and (b) with User's reasonable cooperation, obtain and verify the information required under this Section 4.1 onsite at User's premises.

4.2 Responses.

User must respond to Stripe's requests for information under these Stripe Financial Connections Terms no later than 14 days after Stripe's request. Stripe may suspend or terminate User's access to the Stripe Financial Connections Services immediately if User fails to timely provide this information to Stripe.

4.3 Survival.

This Section 4 will survive termination of this Agreement.

5. Definitions.

"**Connections Data**" means data associated with a Connections End User's financial account that Stripe provides to User through the Stripe Financial Connections Services, which may include account identifiers (e.g., account and routing numbers, or institution and transit numbers), account ownership information, account balance, and account transactions, from Data Sources.

"**Connections End User**" means an End User whose Connections Data User requests to access, collect, use, and process in connection with the Stripe Financial Connections Services.

"**Data Source**" means an entity that provides financial account information to Stripe.

"**End User**" has the meaning given to it in Stripe's Privacy Policy.

"**End User Service**" has the meaning given to it in the Stripe Consumer Terms of Service.

"**Express Consent**" means a Connections End User's express, informed, opt-in consent to User's collection, use, disclosure, and processing of that Connections End User's Connections Data for the Authorized Purpose.

"**Express Consent UI**" means the user interface, including the text and consent mechanism included on that user interface, through which User obtains Express

Consents.

"**FCRA**" means Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq. and Equal Credit Opportunity Act, 15 U.S.C. Section 1681, et seq.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**Stripe Consumer Terms of Service**" means the terms that apply to an End User's use of Stripe's End User Services located at www.stripe.com/legal/end-users.

"**Stripe Financial Connections Services**" means the Services that enable User to verify End User financial accounts and the option to receive Connections Data.

6. Regional Terms.

The following Regional Terms apply for the countries or regions below. If there is a conflict between the Stripe Financial Connections Terms and the Regional Terms, the Regional Terms prevail.

United States.

The following Regional Terms apply for Users in the United States.

6.1 US Financial Institution Users.

If User is a Financial Institution, Stripe will act as User's service provider under GLBA for the purpose of accessing and sharing Connections Data with User.

6.2 Consumer Data Access.

If User controls any Connections End User data covered by rules implementing Section 1033 of the Consumer Financial Protection Act of 2010, then upon Stripe's reasonable request, User will enter into an agreement with Stripe to enable Stripe and its Data Sources to access and use that Connections End User data for uses approved by the End User.

6.3 Definitions.

"**ACH Network**" means the automated clearinghouse payment network that the member organizations of Nacha control and manage.

“**Approved Payment Network**” means the ACH Network.

"**Financial Institution**" has the meaning given to it in the GLBA.

"**GLBA**" means Gramm-Leach Bliley Act, 15 U.S.C. Sections 6802-6809.

Canada.

The following Regional Terms apply for Users in Canada.

6.1 Definitions.

"**ACSS**" means the Automated Clearing Settlement System, the electronic clearing and settlement system operated by Payments Canada that facilitates the clearing and settlement of payment items, including pre-authorized debits.

"**Approved Payment Network**" means the ACSS.

"**Financial Institution**" means a bank, trust company, loan company, credit union, caisse populaire, or other financial institution that is federally or provincially regulated under Canadian Law, including under the Bank Act (S.C. 1991, c. 46), the Trust and Loan Companies Act (S.C. 1991, c. 45), or applicable provincial legislation.

"**Payments Canada**" means Payments Canada, the operating brand name of the Canadian Payments Association, and the organization responsible for the clearing and settlement infrastructure for payments in Canada, operating under the Canadian Payments Act.

Financial Connections Security Addendum

Last modified: April 20, 2026

This Financial Connections Security Addendum ("**Security Addendum**") applies to users of the Stripe Financial Connections Service. This Security Addendum sets out data security requirements relating to User's collection, use or

disclosure of any Connections Data for as long as User possesses or controls the Connections Data. The Regional Terms in Section 4 (Regional Terms) of this Security Addendum apply based on User's Stripe Account Country. Capitalized terms that are not defined in this Addendum will have the meaning given in the Stripe Services Agreement.

1. Obligation to maintain a Security Program

1.1 General.

User must develop, implement, maintain and enforce a comprehensive information security program, including administrative, technical, and physical safeguards appropriate to the nature and risk of User's business activities and the sensitivity of the Connections Data in User's possession or control ("**Security Program**").

1.2 Security Program Objectives.

User must design the Security Program in a manner that achieves the following objectives: (a) maintaining data integrity and ensuring the Connections Data is kept secure and confidential; (b) protecting against any anticipated threats or hazards to the security or integrity of Connections Data; and (c) preventing Connections Data from any unauthorized access or use that could result in substantial harm or inconvenience to an End User. User must take into account evolving technologies and the changing threat landscape while providing a level of protection commensurate with the risks associated with the Connections Data.

1.3 Compliance with Law.

User must ensure that the Security Program complies with any Laws applicable to User's collection, use, retention or disclosure of the Connections Data.

2. Security Program Requirements.

Without limiting the foregoing, User's Security Program must address how User will perform the following:

(a) Periodically assess (A) the adequacy of the Security Program and (B) risks related to the security of Connections Data;

(b) Protect all Connections Data, both in transit over external networks and at rest, via secure encryption techniques no less protective than industry security standards;

(c) Delete Connections Data (A) where required by Law, or (B) if deletion is not required by Law, reasonably promptly, and to the extent reasonably feasible, once retention of the Connections Data is not necessary for any of the following purposes: (1) the Authorized Purpose, (2) business operations or other legitimate business purposes, or (3) compliance with Law;

(d) Perform periodic vulnerability assessments and penetration testing on systems where Connections Data is stored or otherwise processed;

(e) Oversee any of User's service providers (including cloud providers) who access Connections Data by taking reasonable steps to select and retain service providers that are capable of maintaining appropriate safeguards for the Connections Data and contractually requiring those service providers to implement and maintain appropriate security measures for the Connections Data that are consistent with the terms of this Security Addendum;

(f) Maintain reasonable access controls to ensure that only authorized individuals that have a business need for accessing Connections Data are able to access Connections Data;

(g) Monitor User's systems that store Connections Data for any unauthorized access and log any suspected unauthorized access;

(h) Patch vulnerabilities in a timely fashion;

(i) Store Connections Data only within the Approved Storage Jurisdictions, unless Stripe agrees in advance in writing;

(j) Maintain a level of insurance that is reasonable based on the risk associated with User's collection, use, retention and disclosure of Connections Data; and

(k) To the extent permitted by Law, conduct appropriate background checks of personnel who will receive access to unencrypted Connections Data.

3. Data Incident Notification.

User must notify Stripe immediately at fc-intake@stripe.com if User become aware of any unauthorized (a) access to or loss of Connections Data in User's or any of User's service providers' possession or control; and (b) use, disclosure or modification of Connections Data by User or any of User's service providers.

4. Regional Terms.

The following Regional Terms apply to the Security Addendum for the countries or regions below. If there is a conflict between the Security Addendum and these Regional Terms, these Regional Terms prevail.

United States.

The following Regional Terms apply for Users in the United States.

4.1 GLBA Safeguards Rule.

User must ensure that the Security Program complies with the GLBA Safeguards Rule (16 CFR Part 314), if applicable.

4.2 Definitions.

"**Approved Storage Jurisdictions**" means the fifty (50) states of the U.S. and the District of Columbia.

Canada.

The following Regional Terms apply for Users in Canada.

4.1 Definitions.

"**Approved Storage Jurisdictions**" means Canada, the fifty (50) states of the U.S. and the District of Columbia.

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Stripe Global Payouts Fiat

Last modified: April 24, 2026

1. Global Payouts Services.

1.1 Operation of These Terms.

These terms ("**Stripe Global Payouts Fiat Terms**") supplement the General Terms, the Stripe Financial Services Terms, and the Stripe Treasury Terms, and govern the use of the Stripe Global Payouts Fiat Services. For the avoidance of doubt, these Stripe Global Payouts Fiat Terms are limited to fiat currency Outbound Payments and do not govern the exchange, custody, transmission, or payout of Stablecoin or any other digital asset, which are governed by the Stripe Stablecoin Treasury Terms, the Stripe Global Payouts Stablecoin Terms, and the Stablecoin Partner Terms, as applicable. Capitalized terms that are not defined

in these terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms, or the Stripe Treasury Terms.

1.2 Description of Global Payouts Fiat Services.

The Stripe Global Payouts Fiat Services enable User to make fiat currency Outbound Payments. When Stripe makes an Outbound Payment to a Recipient on User's behalf, it does not create any direct relationship between Stripe and the Recipient.

2. Transaction Limits.

There may be limits on the number and value of Outbound Payments that User can make from User's Financial Account, which, if applicable, are described on the Stripe Dashboard or otherwise communicated to User by Stripe. Stripe, in its discretion, may allow Outbound Payments that exceed applicable limits or temporarily reduce User's limits from time to time without notice, unless the Financial Account Regulatory Requirements require otherwise. Stripe may change the limits at any time, in its sole discretion.

3. Privacy Policies.

User must include, in any applicable contracts between User and User's Recipients, a link to Stripe's Privacy Policy, and state that User uses Stripe as

User’s payment services provider and that Stripe processes Recipients’ data in accordance with its Privacy Policy.

4. Definitions.

“**Stripe Global Payouts Fiat Services**” means the Services that enable User to make fiat currency Outbound Payments from User's Financial Account to Recipients.

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Stripe Global Payouts Stablecoin (Preview)

Last modified: April 24, 2026

1. Operation of These Terms.

These terms ("**Stripe Global Payouts Stablecoin Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms, the Stripe Treasury Terms, and the Stripe Stablecoin Treasury Terms, each of which is incorporated into these Stripe Global Payouts Stablecoin Terms by this reference, govern User's use of the Stripe Global Payouts Stablecoin Services.

Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms or the Stripe Financial Services Terms. The Stripe Stablecoin Global Payouts Stablecoin Services are Preview Services.

2. Stripe Global Payouts Stablecoin Services.

2.1 Description of Services.

The Stripe Global Payouts Stablecoin Services enable User to initiate Stablecoin Payout Transactions as either Fiat-Funded Stablecoin Payouts or Direct Stablecoin Payouts. In the case of Fiat-Funded Stablecoin Payouts, Stripe's role is limited to facilitating the transfer of fiat currency from User's Financial Account to User’s account with the Stablecoin Partner. In the case of Direct Stablecoin Payouts, Stripe's role is limited to providing the technology interface through which User issues the payout instruction to the Stablecoin Partner. Stripe does not create any direct relationship between Stripe and the Stablecoin Payout Recipient, nor does Stripe hold, custody, transmit, or pay out any Stablecoin as part of any Stablecoin Payout Transaction.

2.2 Stablecoin Partner.

(a) *Accessing and Using the Stablecoin Partner Services.* The Stablecoin Partner is a Financial Provider that Stripe selects. The Stablecoin Partner Terms, which govern the Stablecoin Partner's rights and obligations with respect to performing Stablecoin Payout Transactions on User's behalf, are Financial

Provider Terms. Stripe will identify the applicable Stablecoin Partner to User during the onboarding process for the Stripe Global Payouts Stablecoin Services, and Stripe may add or remove Stablecoin Partners in its sole discretion. To access and use the Stripe Global Payouts Stablecoin Services, User must: (a) register with the applicable Stablecoin Partner, whose identity will be disclosed to User during onboarding, through User's Stripe Account; (b) accept the applicable Stablecoin Partner Terms; and (c) comply with the applicable Stablecoin Partner Terms at all times. Any instructions relating to Stripe Global Payouts Stablecoin Services through the Stripe Dashboard (e.g., the instruction of a Stablecoin Payout Transaction), is provided directly to the Stablecoin Partner.

(b) *Governing Terms.* All Stablecoin services, including exchange, custody, and payout services are performed solely by the Stablecoin Partner under the Stablecoin Partner Terms. These Stripe Global Payouts Stablecoin Terms govern all Stablecoin Payout Transactions that User initiates through the Stripe Global Payouts Stablecoin Services, whether as a Fiat-Funded Stablecoin Payout or a Direct Stablecoin Payout. Stablecoin Payout Transactions that User initiates directly with the Stablecoin Partner outside of the Stripe Global Payouts Stablecoin Services interface are not governed by these Stripe Global Payouts Stablecoin Terms and are subject solely to the applicable Stablecoin Partner Terms.

2.3 Funding Stablecoin Payout Transactions.

A Fiat-Funded Stablecoin Payout may only be funded through fiat currency funds held in User's Financial Account, which is governed by the Stripe Treasury Terms, and User must maintain sufficient funds in User's Financial Account to cover each payout. For each Fiat-Funded Stablecoin Payout, Stripe will deduct the fiat currency amount from User's Financial Account Available Balance at the time Stripe transfers those funds to the Stablecoin Partner, at which point Stripe's obligations with respect to that Fiat-Funded Stablecoin Payout are satisfied in full. A Direct Stablecoin Payout is funded solely from Stablecoin held in User's Stablecoin Partner Wallet, and User must maintain a sufficient Stablecoin balance in that wallet to cover each payout. For each Direct Stablecoin Payout, Stripe's role is limited to providing the Stripe Global Payouts Stablecoin Services technology interface through which User issues the payout instruction to the Stablecoin Partner, at which point Stripe's obligations with respect to that Direct Stablecoin Payout are satisfied in full. With respect to all Stablecoin Payout Transactions, Stripe is not responsible for the exchange rate applied by the Stablecoin Partner (if any), the amount of Stablecoin delivered to a Stablecoin Payout Recipient, or the timing of delivery to the Designated Wallet.

2.4 Retrying Stablecoin Payout Transactions.

If a Stablecoin Payout Transaction is unsuccessful, User authorizes Stripe or the Stablecoin Partner, as applicable, to retry the Stablecoin Payout Transaction. If Stripe or the Stablecoin Partner are not able to complete the Stablecoin Payout Transaction, Stripe will notify User and the amount deducted in connection with that transaction — whether fiat currency from User's Financial Account in the case of a Fiat-Funded Stablecoin Payout, or Stablecoin from User's Stablecoin

Partner Wallet in the case of a Direct Stablecoin Payout — will be returned to the account from which it was deducted, in each case subject to any applicable fees and the terms stated in the Stablecoin Partner Terms.

2.5 Stripe's Right to Restrict.

Stripe may add or restrict access to particular denominations of Stablecoin or fiat currency, or types of Stablecoin Payout Transactions, at any time in its sole discretion. Stripe may suspend or terminate User's access to the Stripe Global Payouts Stablecoin Services at any time in accordance with the General Terms. In addition to Stripe's right to restrict access to the Stripe Global Payouts Stablecoin Services generally, Stripe may refuse any individual Stablecoin Payout Transaction at any time, including if (a) Stripe determines that User, a Stablecoin Payout Recipient, or a Stablecoin Partner is engaged in any fraudulent, unlawful, deceptive, or abusive activity; (b) the Designated Wallet fails blockchain monitoring or compliance screening under Section 2.8; (c) User has insufficient funds in its Financial Account, or an insufficient Stablecoin balance in its Stablecoin Partner Wallet, as applicable; or (d) for any reason permitted or required by Law.

2.6 Disclaimer.

To the extent Law permits, Stripe is not liable to User for any losses, damages, or costs resulting from: (a) the suspension, termination, or interruption of the Stripe Global Payouts Stablecoin Services or the Stablecoin Partner Services; (b) User or any Stablecoin Payout Recipient providing incorrect or incomplete Payout Information, including an incorrect or invalid Designated Wallet address;

(c) the failure of a Stablecoin Payout Transaction due to the Designated Wallet being incompatible with the Stablecoin being transmitted; (d) fluctuations in the value of Stablecoin between the time User initiates a Stablecoin Payout Transaction and the time the Stablecoin is delivered to the Designated Wallet; (e) the Stablecoin Partner rejecting, delaying, or failing to complete a Stablecoin Payout Transaction for any reason; (f) the Stablecoin Partner's default, insolvency, or bankruptcy; (g) any act or omission of the Stablecoin Partner in connection with the exchange, custody, transmission, or payout of Stablecoin; (h) User's Stablecoin Partner Wallet having an insufficient Stablecoin balance to fund a Direct Stablecoin Payout at the time of execution; or (i) the irreversibility of any Stablecoin Payout Transaction, including where Stablecoin has been transmitted to an incorrect, invalid, or unintended Designated Wallet address. Stablecoin Payout Transactions cannot be amended, cancelled, reversed, or recalled once the Stablecoin Partner has initiated the transmission of Stablecoin to a Designated Wallet.

2.7 Depeg Event.

If a Depeg Event occurs with respect to any Stablecoin, Stripe and the Stablecoin Partner may immediately (a) suspend the Stripe Global Payouts Stablecoin Services with respect to the affected Stablecoin; or (b) continue providing the Stripe Global Payouts Stablecoin Services with respect to the affected Stablecoin at its prevailing Stablecoin-to-fiat market exchange rate. Stripe is not liable to User for any losses, damages, or costs arising from a Depeg Event, including any difference between the exchange rate applicable at

the time User initiates a Stablecoin Payout Transaction and the rate at which the Stablecoin Partner executes the exchange, if it chooses to do so.

2.8 Blockchain Monitoring and Compliance Screening.

Stripe or the Stablecoin Partner, in their discretion, may conduct blockchain monitoring and screening on any Designated Wallet in connection with a Stablecoin Payout Transaction. If Stripe or the Stablecoin Partner identifies a Designated Wallet as presenting fraud, compliance, sanctions, or other risk, then Stripe or the Stablecoin Partner, as applicable, may perform a manual compliance review of the Designated Wallet, which may cause delays in completing the Stablecoin Payout Transaction or the availability of funds in User's Financial Account, or the availability of Stablecoin in User's Stablecoin Partner Wallet, or both. Stripe or the Stablecoin Partner, in their discretion, may reject any transfer to a Designated Wallet that presents an excessive risk, or if required by Law. Stripe is not liable to User for any losses, damages, or costs arising from any delay or rejection resulting from blockchain monitoring or compliance screening.

2.9 Stablecoin Payout Recipient Data.

User authorizes Stripe and the Stablecoin Partner to share User's Personal Data and the Personal Data of Stablecoin Payout Recipients with each other and with any relevant regulatory bodies, tax authorities or implicated digital asset service providers on an ongoing basis to meet their respective regulatory compliance and tax obligations. User must provide all necessary notices to, and obtain all necessary rights and consents from, each Stablecoin Payout Recipient sufficient

to enable Stripe and the Stablecoin Partner to lawfully collect, use, retain, and disclose Stablecoin Payout Recipients' Personal Data, including their names, dates of birth, physical addresses, Designated Wallet addresses, contact information, and government-issued identification numbers, as necessary to process Stablecoin Payout Transactions. Stripe and the Stablecoin Partner may require additional Personal Data from User or Stablecoin Payout Recipients at any time as a condition to continued access to the Stripe Global Payouts Stablecoin Services, and may temporarily suspend access to the Stripe Global Payouts Stablecoin Services pending receipt of that information.

2.10 Potentially Fraudulent Activity.

Stripe will treat any actual or suspected unauthorized access or unauthorized activity associated with User's use of the Stripe Global Payouts Stablecoin Services as potentially fraudulent. User must notify Stripe immediately if User becomes aware of or suspects any potentially fraudulent activity in connection with the Stripe Global Payouts Stablecoin Services. User must promptly report any such activity to the relevant legal authorities and provide Stripe with a copy of any relevant report prepared by those authorities. In connection with any investigation of potentially fraudulent activity, User must (a) cooperate fully with the relevant legal authorities, the Stablecoin Partner, and Stripe; and (b) complete any required affidavits or statements promptly, accurately, and thoroughly. User's failure to cooperate in any such investigation may result in suspension of User's access to the Stripe Global Payouts Stablecoin Services.

2.11 Stripe Does Not Provide Services to Stablecoin Payout Recipients.

Stripe does not provide any payments service or other financial service to Stablecoin Payout Recipients in connection with the Stripe Global Payouts Stablecoin Services. User is responsible for all of User's communications with Stablecoin Payout Recipients, and Stripe is under no obligation to respond to communications or support requests from Stablecoin Payout Recipients.

3. Transaction Limits.

There may be limits on the number and value of Stablecoin Payout Transactions that User can make, which, if applicable, are described on the Stripe Dashboard or otherwise communicated to User by Stripe or the Stablecoin Partner. Such limits may apply separately to Fiat-Funded Stablecoin Payouts and Direct Stablecoin Payouts, as described in the Documentation or communicated to User by Stripe or the Stablecoin Partner. Stripe, in its discretion, may allow Stablecoin Payout Transactions that exceed applicable limits or temporarily reduce User's limits from time to time without notice, unless applicable Law requires otherwise. Stripe may change its limits at any time in its sole discretion. The Stablecoin Partner may independently impose additional limits on Stablecoin Payout Transactions as described in the Stablecoin Partner Terms.

4. Taxes.

Stablecoin Payout Transactions may be subject to Taxes. User acknowledges that tax Laws applicable to Stablecoin transactions may be uncertain and

evolving, and that it is not Stripe's responsibility to assess, collect, report, or remit any Taxes owed by User arising from: (a) the use of the Stripe Global Payouts Stablecoin Services; (b) the use of the Stablecoin Partner Services; or (c) any other transactions User may enter into with a Stablecoin Partner. Stripe does not provide investment or tax advice. Stripe may be required to submit tax information reports to tax authorities regarding these transactions and may send User a copy of such tax information. Specifically, Law may require Stripe to file periodic informational returns with taxing authorities related to User's use of the Stripe Global Payouts Stablecoin Services, and Stripe may send tax-related information electronically to User. The Stablecoin Partner may also have independent tax reporting obligations with respect to Stablecoin Payout Transactions, as described in the applicable Stablecoin Partner Terms.

5. Definitions.

“**Depeg Event**” means any occurrence where Stripe or the Stablecoin Partner determines, in its sole discretion, that the price of a Stablecoin has failed to maintain its intended peg to the fiat value to which it is linked.

"**Designated Wallet**" means a cryptocurrency wallet address designated by User or a Stablecoin Payout Recipient to receive Stablecoin in connection with a Stablecoin Payout Transaction.

"**Direct Stablecoin Payout**" means a Stablecoin Payout Transaction initiated by User through the Stripe Global Payouts Stablecoin Services by which User

instructs the Stablecoin Partner, through Stripe's interface, to transmit Stablecoin directly from User's Stablecoin Partner Wallet to a Stablecoin Payout Recipient's Designated Wallet.

"**Fiat-Funded Stablecoin Payout**" means a Stablecoin Payout Transaction initiated by User through the Stripe Global Payouts Stablecoin Services by which (a) Stripe transfers fiat currency from User's Financial Account to User's account with the Stablecoin Partner; and (b) the Stablecoin Partner exchanges that fiat currency for Stablecoin and transmits the Stablecoin to a Stablecoin Payout Recipient's Designated Wallet.

"**Payout Information**" means all information necessary to complete a Stablecoin Payout Transaction, including the Stablecoin Payout Recipient's Designated Wallet address and such identifying information about the Stablecoin Payout Recipient as Stripe or the Stablecoin Partner may require from time to time, including name, address, and government-issued identification.

"**Stablecoin**" means any fiat-backed cryptocurrency supported by a Stablecoin Partner, which may be updated from time to time as stated in the applicable Stablecoin Partner Terms and the Documentation.

"**Stablecoin Partner**" means an entity, which may be a Stripe Affiliate or a third party, that provides stablecoin-related services to User, including the exchange, custody, transmission, or payout of Stablecoin, under the applicable Stablecoin Partner Terms.

"**Stablecoin Partner Services**" means any services provided by a Stablecoin Partner to User in connection with Stripe's Stablecoin-related Services, which may include: (a) the creation and maintenance of accounts and associated wallet addresses for User; (b) the exchange or conversion of Stablecoins to fiat currency and vice versa; (c) the custody of Stablecoins; (d) the transmission or payout of Stablecoins to designated wallet addresses; and (e) such other Stablecoin-related services as the Stablecoin Partner may offer from time to time, as described in the applicable Stablecoin Partner Terms.

"**Stablecoin Partner Terms**" means the terms that govern the Stablecoin Partner's provision, and User's access to and use of, the Stablecoin Partner Services, and which may be updated from time to time.

"**Stablecoin Payout Recipient**" means a recipient designated by User to receive Stablecoin in connection with a Stablecoin Payout Transaction via a Designated Wallet.

"**Stablecoin Payout Transaction**" means either a Fiat-Funded Stablecoin Payout or a Direct Stablecoin Payout, as applicable.

"**Stripe Global Payouts Stablecoin Services**" means the user interface, data transmission, and related technology services that Stripe provides to enable User to instruct the Stablecoin Partner to complete Stablecoin Payout Transactions.

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Stripe Identity

Last modified: November 18, 2025

1. Stripe Identity Services.

These terms ("**Stripe Identity Terms**") supplement the General Terms and govern the use of the Stripe Identity Services and Submitted Data. Capitalized terms that are not defined in these Stripe Identity Terms have the same meanings given to them in the General Terms.

2. Use of the Stripe Identity Services.

2.1 Permitted Uses.

User may use the Stripe Identity Services only:

(a) to evaluate the identity of Submitted Individuals to the extent necessary to satisfy User's compliance obligations under Law;

(b) to prevent fraud as related to User's goods and services;

(c) to prevent misuse of User's goods and services;

(d) to improve the safety or security of User's business, operations and services; and

(e) in compliance with the **Stripe Identity Permitted Businesses** list.

2.2 Restricted Uses.

Without limiting the unsupported or prohibited use cases identified in the Stripe Identity Permitted Businesses list, User must not, and must not enable or allow any other party to:

(a) modify the Stripe Identity Services in any way, including by changing (i) the branding, appearance or user experience of the Stripe Identity Services; or (ii) the manner or language used to obtain consent from Submitted Individuals;

(b) represent or imply that Stripe is acting as User's agent or appointed by User for the purpose of conducting or meeting User's Due Diligence Requirements;

(c) disclose Identity Services Data to any third party, except as Law requires;

(d) use the Stripe Identity Services or Identity Services Data to create or support a product that competes with the Stripe Identity Services;

(e) use the Stripe Identity Services or Identity Services Data in a manner that would violate any Law;

(f) reuse, sell, rent, transfer, make available, or communicate orally or through other means the Identity Services Data (including as the term “sell” is defined in the CCPA, as applicable);

(g) use the Stripe Identity Services to evaluate an individual who is incompetent to provide legally binding consent because of their age or for any other reason; or

(h) use the Stripe Identity Services as a factor in determining any person’s eligibility for credit, insurance, housing or employment, or in a manner that would cause Stripe to be a “consumer reporting agency” or cause Stripe Data User receives to constitute a “consumer report”, each as described under Law.

2.3 Further Obligations.

In connection User’s use of the Stripe Identity Services:

(a) If Law requires, User must provide each individual with an alternative method of verification that does not involve processing any biometric information.

(b) If an individual does not consent to Selfie Verification, User may use the Stripe Identity Services to offer an alternative method of verification that does not use Selfie Verification.

(c) If an individual does not consent to User’s use of the Stripe Identity Services, then Stripe is not obligated to perform the Stripe Identity Services and User is

solely responsible for providing an alternative means of evaluating that individual.

(d) To the extent User receives sensitive information (including any government identification numbers) in the Identity Services Data, User will use such information only for the purposes described in Section 3.2 of these Stripe Identity Terms, or as permitted under Law.

3. Use of Data.

3.1 Stripe's Use of Submitted Data.

Submitted Data is Protected Data for purposes of this Agreement. As part of the Stripe Identity Services, unless the Stripe Identity Services Documentation specifies otherwise, or User instructs Stripe not to do so, Stripe may generate and provide to User verification results and optical character recognition (OCR) results from any documents submitted through the Stripe Identity Services. The results for the Stripe Identity Services are Stripe Data for the purposes of this Agreement.

3.2 User's Use of Identity Services Data and Submitted Data.

User may use Identity Services Data solely for the purpose (i) that User communicated to the Submitted Individuals (and obtained their consent where required by Law); and (ii) that User disclosed to Stripe during the onboarding process for Stripe Identity Services. User may use Submitted Data solely for the

purpose that User notified Submitted Individuals (and obtained their consent where required by Law).

4. No Warranties; Disclaimers.

4.1 No Warranty.

Stripe does not represent or warrant that the Stripe Identity Services will enable User to fulfill User's obligations under Law, including with respect to Due Diligence Requirements.

4.2 Disclaimers.

Except as otherwise provided herein, the Stripe Identity Services are provided on an "as is" and "as available" basis. Further:

(a) Stripe does not guarantee that the Stripe Identity Services will detect or prevent all fraudulent, illegal, or risky activities or correctly evaluate the identity of any individual.

(b) Stripe makes no representation or warranty that the Stripe Identity Services will enable User to comply with Law, and User remains solely responsible for ensuring that User meets User's legal obligations.

(c) User is responsible and liable for User's actions and decisions in connection with the Stripe Identity Services, including User's decisions to enter, or not enter,

into business relationships with any persons.

(d) Stripe and its Affiliates are not liable for any losses, damages, or costs that User suffers in connection with any fraudulent, illegal, or risky, activities that the Stripe Identity Services did not detect or prevent.

(e) Stripe and its Affiliates are not liable for any losses, damages, or costs caused by User's failure to meet any of User's Due Diligence Requirements, or by the Stripe Identity Services failing to correctly evaluate any individual.

5. Privacy and Data Protection.

5.1 Disclosing User's Privacy Policy.

In connection with each evaluation request that is submitted to the Stripe Identity Services, User must use the Stripe API to provide to Stripe a link to the version of User's online Privacy Policy that applies to the Submitted Individual.

5.2 Requirements for User's Privacy Policy.

If User receives access to any Submitted Data or Stripe Data as part of the Stripe Identity Services, User's Privacy Policy must, at a minimum:

(a) state that User and Stripe are each independent controllers of Personal Data, and that Stripe will process Personal Data in accordance with Stripe's Privacy Policy and these Stripe Identity Terms, in addition to acting as a service provider

to User. For example, User may choose to add the following to User's Privacy Policy if it does not already include a disclosure to this effect: "We use Stripe for risk and identity verification services. We share personally identifying information with Stripe, which analyzes and uses it to operate and improve the services it provides to us, including for risk evaluation and identity verification. You can learn more about Stripe and read its privacy policy here."

(b) state the process through which Submitted Individuals can submit data subject requests (including data deletion and data access) to User, and provide User's contact information for this purpose;

(c) state the ways in which User will use Submitted Data and Stripe Data, including, if Law requires, whether User will sell or disclose Submitted Data (including as the term "sell" is defined in the CCPA);

(d) if Law requires, (i) state the alternative verification methods that User makes available to individuals who do not consent to be verified by the Stripe Identity Services; (ii) state that using the Stripe Identity Services may include transmitting Submitted Data outside of User's jurisdiction, including to the United States; and (iii) state that Submitted Data may be submitted to third-party service providers, including Governmental Authorities, for the purpose of evaluating a Submitted Individual; and

(e) include all other information Law requires User to include.

5.3 Minimum Requirements.

If User does not receive access to any Submitted Data or Stripe Data as part of the Stripe Identity Services, User's Privacy Policy must, at a minimum, satisfy the requirements of Section 5.2(a), (b) and (d) of these Stripe Identity Terms.

5.4 No Inconsistent Terms.

User's Privacy Policy must not contain any terms that contradict Stripe's or any Stripe service provider's rights to use Submitted Data for the purposes described in these Stripe Identity Terms or as otherwise authorized by the Submitted Individual (e.g., through consent screens provided through the Stripe Identity Services).

5.5 Stripe may Notify or Obtain Consent.

Depending upon User's implementation of the Stripe Identity Services, Stripe may provide notice to or obtain consent from Submitted Individuals as described in the Stripe Identity Services Documentation for the purpose of enabling Stripe to provide the Stripe Identity Services.

5.6 User's Obligation to Obtain Consent.

User must obtain all consents from Submitted Individuals that are required for (a) User's use of Submitted Data; and (b) Stripe's collection and use of any Personal Data that User submits to Stripe in connection with User's use of the Stripe Identity Services. If User provides Stripe with contact information for individuals (e.g. phone numbers or email addresses) for evaluation, Stripe may verify that contact information by sending each individual a message (including

SMS). User must obtain consent from each Submitted Individual prior to Stripe sending them a message (including SMS).

5.7 Security Controls.

User must implement and maintain safeguards and security controls that are reasonable for the size, nature and maturity of User's business and industry to protect Submitted Data and Stripe Data against unauthorized access, use and disclosure. If User fails to do so, in addition to all other remedies available to Stripe, Stripe may suspend or restrict User's access to the Stripe Identity Services.

5.8 Assistance to Notify.

If Stripe is required to send a data subject notification to any Submitted Individuals related to User's use of the Stripe Identity Services, including a data breach or required notice about a Stripe Privacy Policy update, User must assist Stripe in notifying Submitted Individuals, including by emailing those Submitted Individuals on Stripe's behalf and as Stripe directs.

6. Audit.

6.1 Obligation to Provide Information.

User must provide information that Stripe requests for the purpose of ensuring that User comply with this Agreement, including information verifying:

(a) that User's use of the Stripe Identity Services complies with these Stripe Identity Terms and Law;

(b) that User's receipt and use of the Stripe Data and Submitted Data complies with these Stripe Identity Terms and Law;

(c) that User has not modified the Stripe Identity Services without Stripe's consent;

(d) User's industry, business activities, licensing and regulatory standing; and

(e) User's purpose for using the Stripe Identity Services.

6.2 Obligation to Respond Promptly.

User must respond to Stripe's requests for information promptly, but no later than 14 days after Stripe's request. Stripe may suspend or terminate User's access to the Stripe Identity Services immediately if User fails to provide information Stripe requests under this Section 6.

7. Retention and Deletion of Data.

7.1 Data Stripe Stores on User's Behalf.

The following terms govern Stripe's storage of Submitted Data on User's behalf:

(a) User instructs Stripe to store on User's behalf a copy of Submitted Data for a period of 3 years following verification, or subject to Stripe's standard maximum retention period for Users, a different period as User may instruct according to the Stripe Identity Services Documentation. User is responsible for (i) determining how long Law requires User to store copies of Submitted Data; (ii) storing (either through User or through Stripe) the Submitted Data for the time period Law requires; and (iii) fulfilling all data subject requests that User receive with respect to the Submitted Data or Stripe Data. If User or a data subject requests that Stripe delete an individual's Personal Data with respect to the Stripe Identity Services, Stripe will delete any such Personal Data Stripe possesses.

(b) Upon termination of these Stripe Identity Terms, Stripe may delete copies of Submitted Data and Stripe Data that Stripe has stored on User's behalf.

7.2 Data Stripe Stores for its Own Purposes.

Notwithstanding Section 7.1 of these Stripe Identity Terms, Stripe may retain a copy of Submitted Data and Stripe Data as long as Law permits.

8. Restriction.

User must not use the Stripe Identity Services for any "permissible purpose" under (and as defined in) the FCRA, or in a manner that would violate the GLBA,

the United States Driver's Privacy Protection Act, the United States Health Insurance Portability and Accountability Act, or other substantially similar Law.

9. Definitions.

"**CCPA**" means California Consumer Privacy Act of 2018, Cal. Civ. Code Sections 1798.100-1798.199.

"**Due Diligence Requirements**" means requirements imposed by Law that govern, are related to, or are similar to Anti-Money Laundering (AML), Know Your Customer (KYC), Know Your Business (KYB) and Customer Due Diligence (CDD).

"**FCRA**" means Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq. and Equal Credit Opportunity Act, 15 U.S.C. Section 1681, et seq.

"**GLBA**" means Gramm-Leach Bliley Act, 15 U.S.C. Sections 6802-6809.

"ID Image" means an image of an individual submitted through the Stripe Identity Services, including an image captured from an individual's identification document.

"**Identity Services Data**" means any Stripe Data that User receives from Stripe in connection with the Stripe Identity Services.

"**Selfie Verification**" means the verification of an ID Image using biometric identifiers and facial recognition technology.

"**Stripe Identity Permitted Businesses**" means the use cases and business locations supported by Stripe Identity, as listed in the Documentation.

"**Stripe Identity Services**" means the Services that enable Stripe to collect and verify, and Stripe and User to store, information regarding individuals for the purpose of verifying the identity of those individuals.

"**Stripe Identity Services Documentation**" means the Documentation, along with other documentation that Stripe makes available to User (including via email and the Stripe Dashboard), relating to the Stripe Identity Services.

"**Submitted Data**" means all data, information, photos, ID Images, and documents (including copies of documents) submitted through the Stripe Identity Services.

"**Submitted Individual**" means an individual whose Verification Data is submitted through the Stripe Identity Services.

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Stripe Invoicing

Last modified: November 18, 2025

1. Use of Invoicing Services.

These terms ("**Stripe Invoicing Terms**") supplement the General Terms and govern User's use of the Stripe Invoicing Services. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms.

2. User's Obligations.

User is responsible for configuring and using Stripe Invoicing Services in compliance with Law, including determining if the Stripe Invoicing Services need to be supplemented using additional third party services. User must ensure that the form and content of invoices meet User's needs and achieve the legal or tax effects that User intends. User is responsible for: (a) ensuring the accuracy of information User provides to Stripe in connection with the Stripe Invoicing Services; (b) resolving any disputes between User and Customers related to User's use of Stripe Invoicing Services; and (c) User's modifications or additions,

uploaded templates, and revised translations to User's invoices or hosted invoicing page.

3. Services Restrictions.

User must not use the Stripe Invoicing Services in ways expressly prohibited in the Documentation. User must not, and must ensure that its Connected Accounts (if applicable) do not, use the Stripe Invoicing Services in connection with Protected Health Information.

4. Data Use.

User authorizes Stripe to make data from User's use of Stripe Invoicing Services available to User in other Services that User uses and to enable features and functionality in other Services that User uses.

5. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Stripe Invoicing Services**" means the Services that enable User to invoice Customers for User's products and services and to confirm receipt of payment for invoices.

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Stripe Issuing Services - Accountholder (United Kingdom and European Economic Area)

Last modified: November 18, 2025

1. Stripe Issuing Services - Accountholder.

These terms ("**Stripe Issuing Accountholder Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into these terms by this reference, govern User's use of the Stripe Issuing Accountholder Services. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms and the Stripe Financial Services Terms.

2. Overview.

Stripe and its Affiliates make available the Stripe Issuing Accountholder Services, which includes access to the Stripe Issuing Program, for Stripe Issuing Accountholders.

3. Use of the Stripe Issuing Services.

3.1 Stripe Issuing Administrator.

User may appoint a Stripe Issuing Administrator to administer the Stripe Issuing Program on User's behalf (e.g., requesting Cards for Issuing Authorized Users, making changes to the Stripe Issuing Account, managing how Issuing Authorized Users use Cards). User must ensure that the Stripe Issuing Administrator complies with these Stripe Issuing Accountholder Terms. User is responsible for the Stripe Issuing Administrator's acts and omissions in connection with the Stripe Issuing Program.

3.2 Issuing Authorized Users.

In the agreement between User and User's Issuing Authorized Users, User must specify that the Issuing Authorized User's use of the Stripe Issuing Program and Stripe Issuing Account must be solely for business-related purchases. User must ensure that Issuing Authorized Users comply with these Stripe Issuing

Accountholder Terms, including the prohibition on conducting, or dealing with, a Prohibited or Restricted Business. User is responsible and liable for User's Issuing Authorized Users' acts and omissions in connection with their use of Cards. User may only impose liability on Issuing Authorized Users in connection with the Stripe Issuing Program as Law allows. Issuing Authorized Users act under User's authority and are not customers of Stripe.

3.3 Compliance.

User must be a commercial business enterprise and the Stripe Issuing Account is for business purposes only. User must not use, or permit an Issuing Authorized User to use, the Stripe Issuing Accountholder Services for Card Unauthorized Purposes; and will comply, and ensure that User's Stripe Issuing Administrator and Issuing Authorized Users comply, with the Stripe Issuing Program Guidelines.

3.4 Issuing Complaint Handling.

User must submit each Issuing Complaint User receives to User's Platform Provider or, if User does not have one, to issuing-support@stripe.com within 3 business days after User receives the Issuing Complaint.

3.5 Providing Information.

Stripe may require User to provide User Information, information regarding Issuing Authorized Users (including name, address, birthdate, and government-issued identification documents), and information about User's activities and

intended use of the Stripe Issuing Accountholder Services. This information may be in addition to information User has previously provided to Stripe in connection with other Services. User must promptly provide all additional financial and other information Stripe requests from time to time.

3.6 Inquiries.

Stripe (or, if applicable, User's Platform Provider) will manage all inquiries from User regarding Stripe Issuing Accountholder Services, including inquiries related to the use of Cards, and lost, stolen or damaged Cards.

4. Cards.

4.1 Card Design.

User may request specific Card designs for Cards issued to User or Issuing Authorized Users. User must provide all proposed Card designs to Stripe for review and approval using the process Stripe requires. Stripe will review Card design proposals for compliance with this Agreement, Law, and Stripe reputational considerations. If Stripe does not approve a proposed Card design, Stripe will recommend modifications that, if made, will meet these requirements. User must resubmit the modified Card design to Stripe for approval using the same process.

4.2 Card Orders.

User may order Cards through User's Stripe Dashboard (or, if applicable, through User's Platform Provider). At User's (or, if applicable, User's Platform Provider's) expense, Stripe will procure and ship (a) Cards based on the information contained in the applicable Card order to the address in the EEA or UK specified in that Card order; and (b) replacements for Cards reported as lost, stolen or damaged. Risk of loss for Cards passes to the recipient (either User or User's Platform Provider, as applicable) when Stripe ships the Card to the address specified in the order.

4.3 Card Activation.

User must activate a Card through User's Stripe Dashboard (or, if applicable, through User's Platform Provider) before User or User's Issuing Authorized Users use that Card. Stripe will provide activation instructions to User, either directly or with delivery of Cards. User will provide those instructions to User's Stripe Issuing Administrators and Issuing Authorized Users. Once a Card is activated, Issuing Authorized Users may use Cards to initiate Card Transactions on User's behalf.

4.4 Ownership and Cancellation of Cards.

Cards are the property of Stripe. If Stripe requests that User or an Issuing Authorized User return a Card, then User must return, or ensure that the Issuing Authorized User returns, that Card promptly to Stripe as Stripe instructs. User will immediately and at User's expense return cancelled Cards to Stripe or provide written certification that cancelled Cards have been destroyed.

Stripe may, in its reasonable discretion, cancel, suspend or restrict the use of a Card at any time, including as required by Law or Card Network Rules, or if a Card is used for a Card Unauthorized Purpose. Stripe will notify User as soon as practicable after cancelling, suspending or restricting a Card, and to the extent Law permits, will inform User of the reasons for the cancellation, suspension or restriction. Stripe will issue a replacement Card or lift the suspension or restriction of a Card as soon as practicable after Stripe, in its sole discretion, determines that the reasons for cancellation, suspension or restriction cease to exist.

4.5 User Materials.

User must have the necessary rights in the User Materials to use (and grant Stripe the rights to use) the User Materials on the Cards and for the purposes of the Stripe Issuing Program. User grants to Stripe and its Affiliates a worldwide, non-exclusive, royalty-free license to use the User Materials on Cards and applicable Stripe Issuing Program materials. User also grants to Stripe and its Affiliates the right to sublicense these rights to third parties that Stripe engages to create Cards and applicable Stripe Issuing Program materials.

If User terminates or revokes the license to the User Materials, then (a) Stripe will stop producing new Cards carrying the User Materials and stop using the User Materials for the purposes of the Stripe Issuing Program; (b) Stripe will not be obligated to recall, destroy or replace any existing Cards carrying the User Materials; and (c) Stripe will not be liable for any delay or failure in performing its

obligations to the extent they are adversely affected by the termination or revocation.

5. Operation of Stripe Issuing Accounts and Processing of Card Transactions.

5.1 Stripe Issuing Accounts.

The Stripe Issuing Account is an E-money Payment Account. The Stripe Issuing Account will contain sub-accounts (for information purposes only) related to each Card. The Stripe Issuing Account will contain details of Card Transactions processed in respect of each Card, and the outstanding amount of E-money which is held in the Stripe Issuing Account across all Cards issued to User. All Cards issued to User are linked to User's Stripe Issuing Account.

5.2 Card Transactions.

Stripe will use a Card Network to authorize, clear, and settle all Card Transactions initiated on User's Cards. Stripe may decline to authorize a Card Transaction or reverse a Card Transaction for any reason, including if (a) Stripe is concerned about the security of the Card or Stripe suspects that the Card is being used without valid authorization or for a Card Unauthorized Purpose; (b) insufficient E-money is loaded onto the Card; (c) Stripe believes that User is acting in breach of this Agreement or the Connected Account Agreement (if applicable) or any other agreement User may have with a Stripe Entity; (d) Stripe

believes the Card Transaction is suspicious, fraudulent, illegal or exposes User, Stripe or others to risks unacceptable to Stripe; (e) there are errors, failures or refusals by merchants, payment processors or payment schemes related to the Card Transaction; or (f) the Card Transaction is with a prohibited or restricted merchant or a merchant operating a Prohibited or Restricted Business. If Stripe declines to authorize a Card Transaction, Stripe will, on request, if practicable and to the extent Law permits, inform User of the reason. Stripe is not liable for any losses, damages, costs, fines, fees, or penalties related to reversed or declined Card Transactions.

5.3 Authorization of Card Transactions.

Subject to the features of the Card, the authorization of a Card Transaction may include authorizing a single Card Transaction or a series of recurring Card Transactions, or pre-authorizing a future Card Transaction for a specified or unspecified amount. Stripe will treat Card Transactions as authorized and consented to by User where Issuing Authorized Users follow the instructions provided by a merchant or Stripe to effectively authorize the Card Transaction at the point of sale (including online), including where the Issuing Authorized User (as applicable) (a) enters a Personal Identification Number (PIN); (b) signs a sales receipt; (c) provides Card and other requested details; (d) taps, waves or swipes the Card at a card reader; or (e) fulfills multi-factor authentication requirements (including strong customer authentication, as defined under Law). Authorisation of a Card Transaction cannot be withdrawn or revoked once received by Stripe.

5.4 Processing of Card Transactions.

Stripe receives a Card Transaction at the time Stripe receives the Card Transaction settlement instruction from the relevant Card Network. Stripe will deduct the amount of a Card Transaction from the balance of the Stripe Issuing Account as soon as the Card Transaction is made. When a Card is used to initiate a Card Transaction where the final amount of the Card Transaction is unknown at the time of authorization, a hold may be placed on available funds in the Stripe Issuing Account for an estimated amount of the Card Transaction as authorized by (or on behalf of) User. The funds subject to the hold will not be available to User for any other purpose until the merchant or the Card Network releases the hold, or until Stripe receives the final amount of the Card Transaction or receives the final payment order.

5.5 Card Transaction Settlement.

Stripe will settle Card Transactions, net of fees and amounts owed to Stripe, to the relevant Card Network within the required settlement time frame.

5.6 Currency Conversions.

If User pays for goods and services in a currency other than the Denominated Currency, the amount payable will be converted at the relevant Card Network's reference exchange rate at the clearing time of the Card Transaction, and a foreign exchange fee will apply. The Card Network's reference exchange rate, and a comparison as against the latest available foreign exchange rates issued by the European Central Bank, are outlined by Visa here and Mastercard here (as

may be updated from time to time). When paying in a currency other than the Denominated Currency, the applicable exchange rate will be shown at the time of the Card Transaction.

5.7 Refunds.

User may submit a refund request in relation to Card Transactions where the authorization did not specify the exact amount of the Card Transaction at the time of authorization and the amount charged by the merchant is more than User could reasonably have expected taking into account normal spending patterns on the Card or the circumstances of the Card Transaction. A claim for a refund in these circumstances will not be accepted if the amount of the Card Transaction was made available to User at least 4 weeks before the Card Transaction date, or if the claim is made more than 8 weeks after the Card Transaction was debited from the Stripe Issuing Account.

5.8 Card Transaction information.

Stripe (or, if applicable, User's Platform Provider) will, through the Stripe Technology, provide User with the Stripe Issuing Account balance and a statement of Card Transactions. User will be able to access and download monthly Card Transaction statements via the Stripe Technology (or, if applicable, from User's Platform Provider). The Card Transaction statements will show (a) information related to each Card Transaction which will enable it to be identified and, where appropriate, information on the payee; (b) the amount of the Card Transaction shown in the currency in which the Card Transaction was paid; (c) the amount of charges for the Card Transaction; (d) where applicable, the actual

exchange rate applied to the Card Transaction; and (e) the date the Card Transaction is authorized on or posted to the Stripe Issuing Account. User must carefully review its Card Transactions on a regular basis to identify unauthorized or incorrectly executed transactions and, where appropriate, notify Stripe without undue delay in accordance with the terms of this Agreement if an unauthorized or incorrectly executed transaction has occurred.

6. Loading and Redeeming Funds.

6.1 Loading Funds.

User may load funds at par value onto the Stripe Issuing Account using the Stripe Technology via the funding mechanisms Stripe makes available. All funds in the Stripe Issuing Account are safeguarded by Stripe PSP in compliance with Law. User acknowledges and agrees that funds in the Stripe Issuing Account are held by Stripe PSP on User's behalf and are not deposits. User will not earn any interest on any funds held in the Stripe Issuing Account.

6.2 Redeeming Funds.

User may redeem the funds on the Stripe Issuing Account at any time in whole or in part at par value. User is not entitled to a refund of money that has already been spent on or held for authorized Card Transactions. User must request redemptions via the communication methods specified by Stripe (including through the Stripe Technology), specifying the amount of redemption. If User

chooses to redeem all of the funds on the Stripe Issuing Account, Stripe will cancel the Cards and User will, at User's sole expense (a) immediately return the cancelled Cards in User's possession or under User's control, or (b) provide written certification of destruction of any cancelled or unused Cards. All redeemed funds will be returned to User by bank transfer to a User Bank Account. User will provide Stripe with any documents reasonably requested by Stripe to enable Stripe to process a redemption request.

6.3 Stripe Action.

Stripe may prevent User from redeeming funds in the Stripe Issuing Account if Stripe believes User's use (or intended use) of the Stripe Issuing Account (a) breaches this Agreement or any other agreement between User and Stripe; (b) is for any Card Unauthorized Purpose; or (c) could expose User, Stripe or others to risks unacceptable to Stripe. Unless restricted by Law, Stripe will notify User as soon as reasonably practicable if Stripe takes that action.

7. User's Obligations and Use of the Cards.

7.1 Use of the Cards.

User and User's Issuing Authorized Users are permitted to use the Cards for Card Transactions. User must not use Cards (a) to obtain cash back at the point of sale; or (b) for an Card Unauthorized Purpose. Stripe may, acting reasonably, require User to establish a daily Card Transaction Limit to prevent the risk of loss

to Stripe, and to reduce the rate of declined Card Transactions. If Stripe requires a daily Card Transaction Limit, Stripe may decline any Card Transactions in excess of the daily Card Transaction Limit.

Cards are valid for the period ending on the expiry date set out on the relevant Card. User may request a replacement Card and Stripe may charge a fee for the issuance of replacement Cards.

User, (or, if applicable, User's Platform Provider) may establish limits or restrictions on User's Stripe Issuing Account through User's Stripe Dashboard, including spend limits on individual Card Transactions, a maximum spend limit in any given period, a limit on the number of cards issued to User's Stripe Issuing Account and the types of merchants with which User's Cards may be used. User (or, if applicable, User's Platform Provider) is responsible for communicating and implementing any limits to User's Issuing Authorized Users.

7.2 Issuing Authorized User Servicing.

User (or, if applicable, User's Platform Provider) will handle (a) all enquiries regarding Card usage and lost, damaged or stolen Cards and (b) all other enquiries from Issuing Authorized Users. Stripe will not provide support to Issuing Authorized Users in relation to the Stripe Issuing Services. User may not outsource Issuing Authorized User support to any third party.

8. Card Disputes.

8.1 Reporting Unauthorized Transactions.

If User believes (a) User's Card has been lost or stolen; or (b) there are incorrectly executed, defective, or unauthorized transactions on User's Card or Stripe Issuing Account, User must immediately, (i) report any unauthorized Card Transactions to Stripe by filing a dispute through the Stripe Dashboard; and (ii) cancel any compromised Cards through the Stripe Dashboard. Disputing an incorrectly executed, defective, or unauthorized Card Transaction will not cancel a Card. User may incur additional liability if User fails to cancel a compromised Card through the Stripe Dashboard.

8.2 Reporting Incorrectly Executed Transactions.

If User believes that User's Card or Stripe Issuing Account was subject to an incorrectly executed, defective, or unauthorized charge, User may contact the merchant to resolve the dispute regarding the relevant Card Transaction. If User is unable to resolve the dispute with the merchant, then User must notify Stripe of the incorrectly executed, defective or unauthorized Card Transaction through User's Stripe Dashboard. User must notify Stripe of an incorrectly executed, defective, or unauthorized Card Transactions to Stripe without undue delay , and no later than 13 months from the date the Card Transaction appears on User's Stripe Issuing Account.

8.3 Determining Incorrectly Executed, Defective, or Unauthorized Transactions.

When User notifies Stripe of an incorrectly executed, defective, or unauthorized Card Transaction through the Stripe Dashboard, Stripe will evaluate the

submitted information in accordance with Law and the Card Network Rules. If Stripe determines, in its sole discretion, that the Card Transaction was incorrectly executed, defective, or unauthorized, Stripe will credit the amount of the applicable Card Transaction back to User's Stripe Issuing Account. If Stripe fully or partially credits the amount of a Card Transaction to User's Stripe Issuing Account, User agrees to transfer (and execute any necessary agreements to effect the transfer) to Stripe all claims (excluding tort claims) that User may have against the merchant for the Card Transaction.

8.4 Liability for Unauthorized Card Transactions.

Stripe will reimburse User for any card dispute where Stripe determines that neither User nor an Issuing Authorized User authorized the underlying Card Transaction, provided that (a) User will be responsible for the first €50 or £35 (as applicable) of a card dispute where Stripe reasonably believes User should have been aware that the Card was lost, misappropriated, or stolen; (b) Stripe will not be liable for any card dispute where (i) User or an Issuing Authorized User used a Card for a Card Unauthorized Purpose or either intentionally or as a result of gross negligence, failed to use the Card in accordance with the terms of this Agreement or the Stripe Issuing Program Guidelines; or (ii) User failed to immediately notify Stripe of the Card becoming lost, stolen or misappropriated (in accordance with Section 9 of these Stripe Issuing Accountholder Terms).

If Stripe reimburses User for an unauthorized Card Transaction and subsequently determines that the relevant Card Transaction was duly authorized and correctly executed or Stripe is otherwise not liable for the Card

Transaction, Stripe may recoup or set off an amount equal to that reimbursed amount from User's Stripe Issuing Account.

9. Card Security.

9.1 Securing Cards and Account Data.

User must secure Cards and Personal Data in User's possession or control, and User must ensure that User's Issuing Authorized Users secure Cards and Personal Data in their possession or control. When stored or processed digitally, User must use appropriate organizational, physical and technical measures to secure Cards and Personal Data in User and User's Issuing Authorized Users' possession or control, including through the use of industry-standard encryption and anti-fraud measures. User must monitor for any suspicious or unauthorized activities and fraud on User's Stripe Issuing Account and each Card.

9.2 Unauthorized Transactions.

To the extent Law permits, User is responsible for Card Transactions, and all costs, fees, fines, and penalties User or Stripe incur related to an Issuing Authorized User's failure to (a) exercise reasonable care in safeguarding Cards from loss, theft or misappropriation; or (b) promptly report loss or theft, including fraud.

To the extent Law permits, if User or an Issuing Authorized User allows another party to use the Card or Personal Data for any purpose, User is responsible for that use, including all losses, damages, costs, fines, fees, or penalties related to that use. To the extent Law permits, Stripe is not liable for any losses, damages, costs, fines, fees, or penalties related to (x) unauthorized access to or use of a Card or User's Stripe Issuing Account; or (y) User's failure to use or implement anti-fraud measures, security controls or any other data security measures.

10. Stripe Issuing Program Fees.

10.1 Stripe Issuing Program Fees.

Stripe will provide User the Stripe Issuing Services at the rates and for the fees described on the Stripe Pricing Page unless User and Stripe otherwise agree in writing. If User is a Connected Account, User may receive the Stripe Issuing Services through the relevant Platform Provider at other rates or fees disclosed to User by the Platform Provider. In addition to the fees, User is also responsible for any penalties imposed on User, Stripe or any Stripe Affiliate in relation to the Stripe Issuing Account and all Cards. Fees and penalties may include periodic fees, foreign transaction fees, penalties for misuse, funds transfer fees, account maintenance fees, Card issuance or replacement fees, and penalties for late or failed payments. All fees or penalties User owes are in addition to amounts User owes for Card Transactions on Cards. Stripe may change fees or penalties by providing User advance notice before revisions become applicable to User, subject to applicable Law.

10.2 Liability for Losses.

As between User and Stripe, User is responsible for all Card Transactions and User will reimburse Stripe for any losses, damages, costs, fines, fees, or penalties that Stripe and its Affiliates incur that result from User's actions or inactions, or those of User's Issuing Authorized Users, including liability related to insufficient funds availability or debit reversals.

10.3 Card Stamp Duty.

Notwithstanding the terms of this Agreement (or the Connected Account Agreement, as applicable), Stripe may deduct all applicable government levies and stamp duties in respect of Cards from User's Stripe Issuing Account.

11. Data Protection.

11.1 Data Protection.

User must have and maintain all necessary rights and consents under Law to provide to Stripe and to allow Stripe to collect, use, retain and disclose, all Personal Data that User provides to Stripe or authorize Stripe to collect, including data that Stripe may collect directly from Issuing Authorised Users. User is solely responsible for disclosing to Issuing Authorised Users that Stripe may receive Personal Data from User. User must provide all necessary notices to and obtain all necessary rights and consents from each Issuing Authorised User

sufficient to enable Stripe to lawfully collect, use, retain and disclose their Personal Data in the ways this Agreement (including Section 4.5 of the General Terms) and Stripe's Privacy Policy describe. Stripe provides Issuing Authorised Users' Personal Data to third-party service providers, including third parties engaged for Card printing services, and their respective Affiliates, as well as to Stripe's Affiliates, to enable Stripe to provide the Stripe Issuing Program. Stripe may delete or disconnect an Issuing Authorised User's Personal Data from User's Stripe Issuing Account when Law or the Card Network Rules require.

11.2 User's Use of Personal Data.

User must only use Personal Data related to User's Stripe Issuing Account for User's internal business purposes and to fulfil User's obligations under this Agreement.

12. Disclaimer of Liability.

Stripe is not liable to User, Stripe Issuing Administrators or Issuing Authorized Users for any losses, damages, costs, fines, fees, or penalties sustained by User, Stripe Issuing Administrators or Issuing Authorized Users due to delay or failure in actioning a Card Transaction request.

13. Additional Remedies.

13.1 Stripe Remedies - Specific Triggers.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe may exercise any one or more of the remedies stated in Section 13.3 of these Stripe Issuing Accountholder terms if (a) User fails to comply with any of its obligations under these Stripe Issuing Accountholder Terms; (b) User fails to pay any amounts User owes to Stripe or any of its Affiliates in connection with the Stripe Issuing Program; (c) User initiates a Card Transaction that would exceed or violate a limit established for User's use of the Stripe Issuing Program; (d) Stripe determines that User provided inaccurate information in User's application, or that User has failed to keep this information current; or (e) User experiences excessive Card Transaction disputes or unauthorized Card Transactions.

13.2 Stripe Remedies - General Trigger.

Without limiting Stripe's other rights and remedies under this Agreement, Stripe may exercise any or all of the remedies stated in Section 13.3 of these Stripe Issuing Accountholder Terms if (a) Stripe reasonably determines that Stripe may incur losses resulting from credit, fraud, criminal activity, or other risks associated with a User Entity after these Stripe Issuing Accountholder Terms terminate; or (b) Law requires.

13.3 Stripe Remedies - Scope.

Without limiting Stripe's other rights and remedies under this Agreement, if a triggering event in Sections 13.1 or 13.2 of these Stripe Issuing Accountholder Terms (or any other provision of this Agreement that refers to these remedies) has occurred, then, Stripe may:(a) suspend or terminate User's Stripe Issuing

Account or any or all Cards; (b) declare any amounts User owes to Stripe due and payable; (c) refuse to authorize any Card Transactions; (d) reverse any Card Transactions; and (e) terminate these Stripe Issuing Accountholder Terms and offboard User as a Stripe Issuing Accountholder;.

13.4 Reactivating after Suspension.

If Stripe suspends User's Stripe Issuing Account or a Card, Stripe may require User to pay amounts User owes to Stripe before reactivating User's Stripe Issuing Account or that Card.

13.5 Right of Setoff.

Stripe, for itself and on behalf of each of its Affiliates, may set off any amounts User owes to Stripe in connection with User's participation in the Stripe Issuing Program against other funds that Stripe holds or processes on User's behalf.

13.6 Closing User's Stripe Issuing Account.

User may close User's Stripe Issuing Account or cancel any Card by notifying Stripe (or, if applicable, User's Platform Provider).

14. Definitions.

"**Card**" means a Card Network-branded payment card (which may be a physical card or tokenized, encrypted, or digitized form of a physical card) issued to a

Stripe Issuing Accountholder for the Stripe Issuing Accountholder's business purposes in connection with the Stripe Issuing Program.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Card Network Rules**" means the Payment Method Rules published by a Card Network.

"**Card Transaction**" means a transaction to make a payment with a Card or, if permitted, to obtain cash at an automatic teller machine (ATM).

"**Card Transaction Limit**" means the maximum amounts available for Card Transactions on a Card.

"**Card Unauthorized Purpose**" means (a) a fraudulent or illegal purpose; (b) a consumer, personal, or household purpose; and (c) any purpose unrelated to the Stripe Issuing Services.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Connected Account Agreement**" means the agreement with Stripe that applies to Connected Accounts (except Payout Recipients), which is accessible on the Stripe Legal Page for the Connected Account's jurisdiction.

"**Denominated Currency**" means (a) euro if User is located in the EEA; (b) GBP if User is located in the UK; or (c) as may otherwise be specified by Stripe from time to time.

"**Issuing Authorized User**" means an individual a Stripe Issuing Accountholder authorizes to use a Card to make Card Transactions on the Stripe Issuing Accountholder's behalf (e.g., the Stripe Issuing Accountholder's employee, independent contractor or representative designated as an authorized user).

"**Issuing Complaint**" means any expression of dissatisfaction with a product, service, policy, or employee related to a Stripe Issuing Program.

"**Platform Provider**" means the platform that gives User access to the Stripe Issuing Program (if User is a Connected Account or if User otherwise accesses the Stripe Issuing Program through a platform).

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**Stripe Issuing Account**" means the account Stripe or a Stripe Affiliate maintains for a Stripe Issuing Accountholder, and each subaccount to that account.

"**Stripe Issuing Accountholder**" means a business or organization that has successfully completed the onboarding requirements described in these Stripe Issuing Accountholder Terms and been approved for a Stripe Issuing Account.

“**Stripe Issuing Accountholder Services**” means Services that Stripe and its Affiliates make available to Stripe Issuing Accountholders, including (a) providing Stripe Issuing Accountholders with access to the Stripe Issuing Program; (b) enabling Stripe Issuing Accountholders to manage Card spend, and (c) other services described in these Stripe Issuing Accountholder Terms.

“**Stripe Issuing Administrator**” means the individual that a Stripe Issuing Accountholder appoints to manage its participation in the Stripe Issuing Program.

“**Stripe Issuing Program”** means a Card issuing program and related services that Stripe and its Affiliates make available to Stripe Issuing Accountholders, together with the Stripe Issuing Accountholder Services.

“**Stripe Issuing Program Guidelines**” means all product design, marketing, compliance, reporting, and other guidelines and requirements Stripe and its Affiliates establish related to the Stripe Issuing Services, as updated from time to time.

“**Stripe Issuing Services**” means the Stripe Issuing Accountholder Services and Stripe Issuing Platform Services.

“**User Materials”** means (a) all Marks or other materials that User or a Stripe Issuing Accountholder wish to place on Cards; or (b) all other materials that User provides to Stripe for the purposes of the Stripe Issuing Programs.

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Stripe Issuing - Platform (United Kingdom and European Economic Area)

Last modified: November 18, 2025

1. Stripe Issuing Services - Platform.

These terms ("**Stripe Issuing Platform Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms, and Stripe Connect Infrastructure Terms each of which are incorporated into these terms by this reference, govern User's participation in the Stripe Issuing Program as a Stripe Connect Platform. If User receives Cards and otherwise participates in the Stripe Issuing Program as a Stripe Issuing Accountholder, the Stripe Issuing Accountholder Terms apply. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms, Stripe Financial Services Terms, and Stripe Connect Infrastructure Terms.

2. Overview.

User and Stripe will jointly establish a program through which eligible Connected Accounts may access a Stripe Issuing Program. User must offer the Stripe Issuing Program only to eligible Connected Accounts for their business purposes.

3. Approvals and Onboarding.

3.1 Approvals.

(a) *Platform Approval.* Stripe must approve User's use of the Stripe Issuing Platform Services and prior to granting its approval, Stripe may require User to provide User Information, and information about User's activities and intended use of the Stripe Issuing Platform Services. This information may be separate from or in addition to information User previously provided to Stripe in connection with other Services. User must promptly provide information related to User's use of the Stripe Issuing Program that Stripe may request from time to time.

(b) *Connected Account Approval.* Stripe must approve each Connected Account before it can become a Stripe Issuing Accountholder.

3.2 Use of the Issuing Platform Services.

Stripe will provide Stripe Issuing Platform Services to User, and Stripe Issuing Services to Stripe Issuing Accountholders. Stripe will issue Cards directly to a Stripe Issuing Accountholder for the Stripe Issuing Accountholder to provide to

Issuing Authorized Users for use on business-related purchases and as otherwise permitted by Stripe. User acknowledges and agrees that, in respect of the Regulated Financial Services, Stripe's customers are the Stripe Issuing Accountholders and not User or any Issuing Authorized Users (who will be acting under the authority of the Stripe Issuing Accountholder).

3.3 Stripe Issuing Program Territory.

User must not offer, market or make the Stripe Issuing Program available to Connected Accounts domiciled outside of (a) the UK and Gibraltar, for Cards issued by SPUKL; and (b) the EEA, for Cards issued by STEL. User must ensure that no Stripe Issuing Accountholder is domiciled outside of (i) the UK and Gibraltar, for Cards issued by SPUKL; and (ii) the EEA, for Cards issued by STEL.

4. Onboarding.

4.1 Stripe Issuing Accountholder Onboarding.

Either User or Stripe may host the Stripe Issuing Accountholder onboarding process.

(a) *User Hosted Onboarding*. If User hosts onboarding, User must configure the Stripe API to meet the following requirements:

(i) *Stripe Issuing Accountholder Application*. Stripe will make available to User an approved electronic application form for Stripe Issuing Accountholders. User

must make this form available to Connected Accounts that wish to use the Stripe Issuing Accountholder Services. Each Connected Account must provide information identifying it and its Principal Owners, Stripe Issuing Administrators, Issuing Authorised and representatives and any other information requested by Stripe. Stripe may use this information to (A) verify the Connected Account's identity; (B) determine the Connected Account's eligibility to be a Stripe Issuing Accountholder and confirm it is not engaged in a Prohibited or Restricted Business; and (C) administer the Stripe Issuing Program. After Stripe receives a completed application, Stripe will determine whether the Connected Account is approved as a Stripe Issuing Accountholder.

(ii) *Stripe Issuing Accountholder Terms*. User must (A) present the Stripe Issuing Accountholder Terms to each Connected Account before that Connected Account submits its accountholder application, and (B) ensure that each Connected Account agrees to the Stripe Issuing Accountholder Terms in the manner the Stripe Issuing Program Guidelines describe. User must not modify or supplement any provision of the Stripe Issuing Accountholder Terms without Stripe's prior approval.

(iii) *Acceptance Records*. User must maintain a record and description of the user interfaces used to collect acceptance (including date and time) of the Stripe Issuing Accountholder Terms in a retrievable and examinable format and at Stripe's request, provide them to Stripe. If Stripe believes that User's existing acceptance process does not create a binding agreement between Stripe and each Connected Account, upon Stripe's request, User must modify that process as Stripe requires.

(iv) *Updates to Stripe Issuing Accountholder Terms*. Stripe may modify the Stripe Issuing Accountholder Terms at any time. Stripe will notify User if Stripe modifies the Stripe Issuing Accountholder Terms. User must notify User's Stripe Issuing Accountholders of the modification within the time period specified by Stripe in the modification notice. At Stripe's request, User must provide Stripe with proof of such notification. If any Stripe Issuing Accountholder informs User that they do not agree to the updated Stripe Issuing Accountholder Terms, User must stop making the Stripe Issuing Accountholder Services available to that Stripe Issuing Accountholder before the proposed date of entry into force of the updated Stripe Issuing Accountholder Terms.

(b) *Stripe-Hosted Onboarding*. If Stripe hosts the onboarding process, User must integrate with the applicable Stripe API according to the Documentation and this Agreement.

4.2 Opening an Account.

Stripe may use all information that User provides to Stripe about a Connected Account to monitor each Stripe Issuing Accountholder's Principal Owners, Stripe Issuing Administrators, Issuing Authorized Users, representatives, and individuals with significant responsibility for management, including executives and senior managers, for the purpose of meeting Stripe's obligations under Law. Stripe may reject any Connected Account's application for, and terminate any Stripe Issuing Accountholder's access to, the Stripe Issuing Accountholder Services immediately to comply with Law or if any Connected Account, Stripe Issuing Accountholder, Principal Owner, Stripe Issuing Administrator, Issuing

Authorized User, representative, or individual with significant responsibility for management is or becomes a High-Risk Person or uses the Stripe Issuing Program for a Card Unauthorized Purpose.

4.3 Issuing Authorized Users.

Approved Stripe Issuing Accountholders may designate Issuing Authorized Users to make Card Transactions on their behalf in accordance with the Stripe Issuing Accountholder Terms.

4.4 Issuing Authorized User Servicing.

User must provide all support to, and handle all enquiries from, Stripe Issuing Accountholders and Issuing Authorized Users, including regarding Card usage, and lost, damaged or stolen Cards. User must provide this support according to the Stripe Issuing Program Guidelines. Unless Stripe agrees otherwise, User must not outsource User's support obligations to any third party. On a monthly basis or as otherwise requested by Stripe, User must provide to Stripe a report of Issuing Complaints that User received and handled during the prior month, as described in the Stripe Issuing Program Guidelines.

4.5 Data Use Disclosure.

User must disclose to all prospective Stripe Issuing Accountholders and prospective Issuing Authorized Users that User may provide Personal Data to Stripe, and that Stripe may receive or collect Personal Data. User must ensure

that Stripe's Privacy Policy is made available to each prospective Stripe Issuing Accountholder prior to their participation in the Stripe Issuing Program.

4.6 No User Modifications.

User must not modify or supplement any provision of the Stripe Issuing Accountholder Terms.

5. Responsibility for Activity.

Except as expressly provided in this Agreement, and without prejudice to the Stripe Connect Terms, User is responsible for all Activity relating to the Stripe Issuing Program, whether initiated by User, a Stripe Issuing Accountholder, an Issuing Authorized User, or any person using User's credentials, including (a) use of the Stripe Issuing Services for a Card Unauthorized Purpose, or in violation of this Agreement, or the applicable Card Network Rules; (b) all Card Transactions on the Stripe Issuing Account; and (c) any fees, losses, damages or costs that Stripe incurs arising out of or relating to that Activity, including insufficient funds availability to cover debit requests from Stripe or due to debit reversals. Stripe may attempt to collect any amounts owed by Stripe Issuing Accountholders before Stripe collects these amounts from User. However, User remains jointly and severally liable to Stripe for these amounts, and Stripe may collect these amounts from User in accordance with this Agreement. User must reimburse Stripe for all amounts refunded by Stripe to Stripe Issuing Accountholders related to unauthorized Card Transactions.

6.1 Card Design.

User and User's Stripe Issuing Accountholders may request specific Card designs. User must submit all Card designs to Stripe for review and approval using the process Stripe requires. Stripe will review Card design proposals for compliance with this Agreement, the Card Network Rules, Law and Stripe reputational considerations. If Stripe does not approve a proposed Card design, Stripe will recommend modifications that, if made, will meet these requirements. User must resubmit the modified design to Stripe for approval using the same process.

6.2 Card Orders.

User may order Cards on behalf of Stripe Issuing Accountholders through User's Stripe Dashboard or the Stripe API. At User's expense, Stripe will procure and ship (a) Cards based on the information contained in each Card order to the address specified in that Card order; and (b) replacements for Cards reported as lost, stolen or damaged. Risk of loss for Cards passes to the recipient (either User or the Stripe Issuing Accountholder, as applicable) when Stripe ships the Card to the address specified in the order.

6.3 Card Ownership; Limitations.

Stripe owns each Card. If Stripe requests that User or a Stripe Issuing Accountholder return a Card, then User must return, or ensure that the Stripe Issuing Accountholder returns, that Card promptly to Stripe. Stripe may cancel, repossess or restrict the use of Cards at any time, and may decline to authorized or reverse any Card Transaction.

6.4 Personal Data Security.

If User processes, accesses, stores, or retrieves Personal Data from User Stripe Dashboard or Stripe API, User must ensure that the Personal Data is secured in accordance with this Agreement, including Sections 10.2 and 12 of these Stripe Issuing Platform Terms.

6.5 User Materials.

User must have the necessary rights in and to the User Materials to use (and grant Stripe the rights to use) the User Materials on the Cards and other materials related to the Stripe Issuing Program. User grants to Stripe and its Affiliates a worldwide, non-exclusive, royalty-free license during the Term to use the User Materials on Cards and applicable Stripe Issuing Program materials. User also grants to Stripe and its Affiliates the right to sublicense these rights to third parties that Stripe engages to create Cards and applicable Stripe Issuing Program materials.

7. Funds and Card Transactions.

7.1 Card Transaction information.

Stripe will, through the Stripe Technology, provide User with the Stripe Issuing Account balances and a statement of Card Transactions for each Stripe Issuing Account on User's Stripe Issuing Program. User will be able to download monthly Card Transaction statements via the Stripe Technology. The Card Transaction statements will show: (a) information related to each Card Transaction which will enable it to be identified and, where appropriate, information on the payee; (b) the amount of the Card Transaction shown in the currency in which the Card Transaction was paid; (c) the amount of charges for the Card Transaction; (d) where applicable, the actual exchange rate applied to the Card Transaction; and (e) the date on which the Card Transaction is authorized or posted to the relevant Stripe Issuing Account.

User must make Card Transaction information available to User's Stripe Issuing Accountholders on an ongoing basis and upon request from any Stripe Issuing Accountholder promptly provide any statement of Card Transactions and Stripe Issuing Account information or balances to that Stripe Issuing Accountholder.

7.2 Stripe Issuing Accountholder Spend.

The Stripe Issuing Accountholder Terms contain the terms governing spending limits, available spend, and payment or repayment in connection with the Stripe Issuing Program.

8.1 General.

User must:

(a) comply with, and ensure all Stripe Issuing Accountholders comply with, the Stripe Issuing Program Guidelines;

(b) ensure that all Stripe Issuing Accountholders and their Issuing Authorized Users comply with the Stripe Issuing Accountholder Terms, and access and use the Stripe Issuing Accountholder Services according to Law and the Card Network Rules;

(c) not, and must ensure that Stripe Issuing Accountholders and Issuing Authorized Users do not, take or fail to take any action that could cause Stripe or any of its Affiliates to violate Law or any Card Network Rules; and

(d) ensure that Stripe Issuing Accountholders and Issuing Authorized Users use the Stripe Issuing Accountholder Services for business purposes only.

8.2 Compliance Program.

(a) *Requirements*. User must establish, maintain, and act according to a compliance program that enables and ensures that (i) User and each Stripe Issuing Accountholder complies with Law, the Card Network Rules, and the

Stripe Issuing Program Guidelines; and (ii) User complies with this Agreement. Stripe may assess User's compliance with the Stripe Issuing Program Guidelines and User must promptly provide all information, documentation, and assistance that Stripe requires to assess User's compliance.

(b) *Customer Communications.* As described in the Stripe Issuing Guidelines, Stripe may send communications directly to User's Stripe Issuing Accountholders.

8.3 Marketing.

Stripe must approve all marketing materials that Users wishes to use in connection with the Stripe Issuing Services. Stripe may provide template marketing materials to User, which User may use without further Stripe approval as long as the template marketing materials are not materially modified. User must submit all proposed marketing materials to Stripe using a process Stripe communicates to User. Any marketing materials for use in connection with the Stripe Issuing Services must clearly identify Stripe PSP as the card issuer.

9. Fees and Taxes.

9.1 Program Fees.

Stripe will provide the Stripe Issuing Platform Services to User and the Stripe Issuing Accountholder Services to Stripe Issuing Accountholders at the rates and for the fees described on the Stripe Pricing Page, unless User and Stripe

otherwise agree in writing. User is liable to Stripe for fees User and User's Stripe Issuing Accountholders incur. In addition to the fees, User is also responsible for any penalties imposed on User, User's Stripe Issuing Accountholders or Stripe in relation to User's use of the Stripe Issuing Services. Fees and penalties may include periodic fees, foreign transaction fees, penalties for misuse, dispute fees for unauthorized or incorrectly executed transactions, funds transfer fees, account maintenance fees, Card issuance or replacement fees, and penalties for late or failed payments. All fees or penalties User owes are in addition to amounts owed for Card Transactions and Card accounts associated with each Stripe Issuing Account. Stripe may change fees or penalties by providing User or Stripe Issuing Accountholder (as applicable) advance notice before revisions become applicable to Stripe Issuing Accountholder, in accordance with Law. If Stripe is ultimately able to collect from a Stripe Issuing Accountholder the amounts that User paid to Stripe related to that Stripe Issuing Accountholder's Card Transactions, Stripe will refund to User the amount Stripe collected from that Stripe Issuing Accountholder.

9.2 Fees.

Subject to these Stripe Issuing Platform Terms, the Card Network Rules and Law User may pass certain fees onto the applicable Stripe Issuing Accountholders. User must not pass any fees to any Stripe Issuing Accountholder that are attributable to (a) a Stripe Issuing Accountholder's use of Apple Pay or any other digital wallet or (b) a Card Transaction that was disputed because it was fraudulent or otherwise unauthorized. User is solely responsible for communicating any use, recurring, or application fees charged to User's Stripe

Issuing Accountholders for their use of Platform Services in connection with the Stripe Issuing Services, and must clearly communicate those fees to Stripe Issuing Accountholders prior to imposing such fees.

Stripe may review the fees User charges its Stripe Issuing Accountholders in connection with the Stripe Issuing Services to determine whether the fees comply with Stripe's requirements, the Card Network Rules and Law. If Stripe determines the fees do not comply, User must immediately modify the fees and reimburse the Stripe Issuing Accountholder as Stripe directs.

9.3 Card Stamp Duty.

Notwithstanding the terms of this Agreement (or the Connected Account Agreement, as applicable), and where applicable, Stripe may collect government levies, stamp duties, and other similar taxes in respect of Cards issued to Stripe Issuing Accountholders from User or User's Stripe Issuing Accountholders, as appropriate.

10. Data Use.

10.1 Data Use.

(a) *Stripe's Data Use*. As between Stripe and a Stripe Issuing Accountholder, Stripe's rights to use Protected Data generated by the Stripe Issuing Program are governed by the Agreement and the Stripe Issuing Accountholder Terms.

(b) *User's Data Use*. User may process, use, and disclose Personal Data only for the following purposes: (i) in connection with User's use of the Stripe Issuing Platform Services; (ii) to provide Stripe Issuing Accountholders access to the Stripe Issuing Accountholder Services; (iii) in connection with User's own fraud prevention and loss mitigation activities; (iv) to fulfil User's obligations to Stripe; and (v) to comply with Law and the Card Network Rules. Without limiting the previous sentence, User must not sell, rent, transfer, make available or communicate orally or through other means any Personal Data to a third party for monetary or other valuable consideration.

(c) *Data Collection*. User must obtain and maintain all necessary rights and consents under Law to provide the User Information that User provides to Stripe about each of User's (i) Principal Owners and employees, independent contractors and agents; and (ii) Connected Accounts, Stripe Issuing Accountholders and Issuing Authorized Users.

10.2 Securing Cards and Account Data.

User must secure Cards and Personal Data in User's possession or control, and User must ensure that its Stripe Issuing Accountholders secure Cards and Personal Data in their possession or control. When stored or processed digitally, User must use appropriate organisational and technical measures to secure the Cards and Personal Data in User's possession or control, including through industry-standard encryption. User must monitor, and User must ensure that User's Stripe Issuing Accountholders monitor, for suspicious, fraudulent and

unauthorized Card Transactions on each Stripe Issuing Accountholder's Stripe Issuing Account and each Card.

10.3 Responsibility for Card Transactions.

To the extent Law permits, if User, a Stripe Issuing Accountholder or an Issuing Authorized User allows another party to use the Card or Personal Data for any purpose, or if an unauthorized person uses a Card or Personal Data, User is responsible for that use, including all losses, damages, costs, fines, fees, or penalties related to that use.

11. Card Disputes.

11.1 Disputes Generally and Disputes API Form.

Stripe will make the Disputes API Form available to User. User must either:(a) configure the Stripe API to make the Disputes API Form available to User's Stripe Issuing Accountholders; or(b) provide a channel through which Stripe Issuing Accountholders can submit disputes to User. User must immediately submit any disputes User receives to Stripe through the Stripe API or the Stripe Dashboard.

User must not interfere with any Stripe Issuing Accountholder's ability to dispute a Card Transaction.

11.2 Reporting Unauthorized Transactions.

If a Card is lost or stolen, or a Stripe Issuing Accountholder believes that there are unauthorized transactions on a Card , User must immediately (a) report those Card Transactions to Stripe by filing a dispute through the Stripe Dashboard or User must facilitate the Stripe Issuing Accountholder in filing a dispute for those Card Transactions to Stripe, and (b) cancel any compromised Cards through the Stripe API or the Stripe Dashboard. Disputing an unauthorized Card Transaction will not cancel a Card. If User fails to cancel any compromised Cards through the Stripe API or the Dashboard, User may incur additional liability.

11.3 Reporting Defective or Incorrectly Executed Transactions.

If User believes that a Card was subject to an incorrectly executed or defective charge, the Stripe Issuing Accountholder must first contact the merchant to resolve the dispute regarding the relevant Card Transaction. If the Stripe Issuing Accountholder is unable to resolve the dispute with the merchant, then User must facilitate the Stripe Issuing Accountholder in filing a dispute for the Card Transaction through the Disputes API Form or another channel that User provides.

11.4 Timeline for Reporting Unauthorized, Defective, or Incorrectly Executed Transactions.

Stripe Issuing Accountholders must notify Stripe of any incorrectly executed, defective or unauthorized Card Transactions to Stripe without any undue delay,

and, in any event, within 13 months of the date the Card Transaction appears on their Stripe Issuing Account.

11.5 Determining Disputed Card Transactions.

When a Stripe Issuing Accountholder submits or reports an incorrectly executed, defective or unauthorized Card Transaction, Stripe will evaluate the submitted information in accordance with Law and the Card Network Rules. If Stripe or the Card Network determines, in its sole discretion, that the dispute is valid or the Card Transaction was defective, incorrectly executed or unauthorized, Stripe will credit the amount of the applicable Card Transaction back to the applicable Stripe Issuing Account. User must abide by the determination of any dispute. User may not pass any dispute fees User incurs as a result of any unauthorized Card Transactions on to a Stripe Issuing Accountholder.

12. PCI Compliance.

User must, and User must ensure that User's service providers that store, access, or transmit Personal Data, comply with the PCI Standards. Upon Stripe's request, User must verify that User's implementation of the Stripe Issuing Program complies with the PCI Standards and promptly provide the most recent assessment results to Stripe.

13. Indemnification.

User will indemnify the Stripe Parties against all Stripe Losses arising out of or relating to (a) the Stripe Issuing Accountholders' and Issuing Authorized Users' use of the Stripe Issuing Accountholder Services, including any Stripe Issuing Accountholder's or Card Authorized User's act or omission related to the Stripe Issuing Accountholder Services; and (b) all unauthorized Card Transactions.

14. Liability.

14.1 Stripe Liability.

In addition to liability provisions in the Agreement, Stripe is not liable to User, Stripe Issuing Accountholder, Stripe Issuing Administrators or Issuing Authorized Users for any losses, damages, costs, fines, fees, or penalties incurred by User or any Stripe Issuing Accountholders, Stripe Issuing Administrators or Issuing Authorized Users related to delay or failure in servicing a Card Transaction request.

15. Definitions.

"**Card**" means a Card Network-branded payment card (which may be a physical card or tokenized, encrypted, or digitized form of a physical card) issued to a

Stripe Issuing Accountholder for the Stripe Issuing Accountholder's business purposes in connection with the Stripe Issuing Program.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Card Network Rules**" means the Payment Method Rules published by a Card Network.

"**Card Transaction**" means a transaction to make a payment with a Card or, if permitted, to obtain cash at an automatic teller machine (ATM).

"**Card Unauthorized Purpose**" means (a) a fraudulent or illegal purpose; (b) a consumer, personal, or household purpose; and (c) any purpose unrelated to the Stripe Issuing Services.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Connected Account Agreement**" means the agreement with Stripe that applies to Connected Accounts (except Payout Recipients), which is accessible on the Stripe Legal Page for the Connected Account's jurisdiction.

"**Disputes API Form**" means an electronic form that enables User and User's Connected Account to submit disputed Card Transaction disputes to Stripe.

"**Issuing Authorized User**" means an individual a Stripe Issuing Accountholder authorizes to use a Card to make Card Transactions on the Stripe Issuing Accountholder's behalf (e.g., the Stripe Issuing Accountholder's employee, independent contractor or representative designated as an authorized user).

"**Issuing Complaint**" means any expression of dissatisfaction with a product, service, policy, or employee related to a Stripe Issuing Program.

"**Platform Services**" means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged (e.g., web development, customer support or hosting services).

"**Principal Owner**" means, with respect to a legal entity, an individual who directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise, owns at least 25% of the equity interests of the legal entity.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**SPUKL**" means Stripe Payments UK Ltd.

"**STEL**" means Stripe Technology Europe, Limited.

"**Stripe Issuing Account**" means the account Stripe or a Stripe Affiliate maintains for a Stripe Issuing Accountholder, and each subaccount to that account.

“**Stripe Issuing Accountholder**” means a business or organization that has successfully completed the onboarding requirements described in the Stripe Issuing Accountholder Terms and been approved for a Stripe Issuing Account.

“**Stripe Issuing Accountholder Services**” means Services that Stripe and its Affiliates make available to Stripe Issuing Accountholders, including (a) providing Stripe Issuing Accountholders with access to the Stripe Issuing Program; (b) enabling Stripe Issuing Accountholders to manage Card spend, and (c) other services described in these Stripe Issuing Accountholder Terms.

“**Stripe Issuing Administrator**” means the individual that a Stripe Issuing Accountholder appoints to manage its participation in the Stripe Issuing Program.

“**Stripe Issuing Platform Services**” means the Services that allow User to co-market the Stripe Issuing Accountholder Services to User’s Platform Users and provide access to the Stripe Issuing Accountholder Services to Stripe Issuing Accountholders.

“**Stripe Issuing Program**” means a Card issuing program and services that Stripe and its Affiliates make available to Stripe Issuing Accountholders, together with the Stripe Issuing Accountholder Services.

“**Stripe Issuing Program Guidelines**” means all product design, marketing, compliance, reporting, and other guidelines and requirements Stripe and its Affiliates establish related to the Stripe Issuing Services and Stripe Issuing

Platform Services, including Stripe Issuing marketing guidelines and the Stripe Issuing section of the Documentation, as updated from time to time.

"**Stripe Issuing Services**" means the Stripe Issuing Accountholder Services and Stripe Issuing Platform Services.

"**Stripe Losses**" means all amounts awarded to the third party making a Claim, and all penalties, fines, and third-party costs (including legal fees) paid by the Stripe Parties.

"**User Materials**" means (a) all Marks or other materials that User or a Stripe Issuing Accountholder wish to place on Cards; or (b) all other materials that User provides to Stripe for the purposes of the Stripe Issuing Programs.

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Stripe Issuing - Accountholder (United States)

Last modified: November 18, 2025

These terms ("**Stripe Issuing Accountholder Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into these terms by this reference, govern User's use of the Stripe

Issuing Accountholder Services. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms and the Stripe Financial Services Terms.

1. Relationship to Issuing Bank Terms.

Stripe offers several Stripe Issuing Programs in partnership with several Issuing Banks. When User signs up to use the Stripe Issuing Accountholder Services, Stripe (or, if applicable, User's Platform Provider) will present the applicable Issuing Bank Terms for User's Stripe Issuing Program. To use the Stripe Issuing Accountholder Services, User must agree to these Issuing Bank Terms. User can view a description of User's Stripe Issuing Program and access the applicable Issuing Bank Terms in User's Stripe Dashboard. To the extent that there is a conflict between the Issuing Bank Terms and this Agreement, the Issuing Bank Terms will prevail.

2. Structure of Stripe Issuing Programs.

2.1. Stripe as Program Manager.

The Issuing Banks provide, and Stripe manages, the Stripe Issuing Programs. Stripe, as each Issuing Bank's program manager, performs certain activities in connection with the Stripe Issuing Programs, including processing applications for Stripe Issuing Accounts and performing onboarding services, servicing

Stripe Issuing Accounts, sending communications, providing disclosures, and providing Stripe Issuing Account information. Each Issuing Bank issues Cards and Stripe Issuing Accounts under the applicable Issuing Bank Terms.

2.2 Approval and Providing Information.

(a) User must not use the Stripe Issuing Accountholder Services until Stripe and the applicable Issuing Bank approve User's application. As a condition of its approval, Stripe or the Issuing Bank may require User to provide User Information and information about User's activities and intended use of the Stripe Issuing Accountholder Services. This information may be in addition to information User may have previously provided to Stripe in connection with other Services. User must provide all User Information and all other information as Stripe or the applicable Issuing Bank requests from time to time.

(b) If Stripe and the applicable Issuing Bank approve User's application, Stripe will provide User with access to a Stripe Issuing Account, and User may participate in the Stripe Issuing Program.

2.3 Appointment of Stripe Issuing Administrator.

User may appoint a Stripe Issuing Administrator to administer the Stripe Issuing Program on User's behalf (e.g., managing how Issuing Authorized Users use Cards). User must ensure that the Stripe Issuing Administrator complies with this Agreement and the applicable Issuing Bank Terms. User is responsible for the Stripe Issuing Administrator's acts and omissions in connection with the Stripe Issuing Program.

2.4 Relationship with Issuing Authorized Users.

The applicable Issuing Bank Terms describe the relationship between User and an Issuing Authorized User.

2.5 Issuing Complaint Handling.

User must submit each Issuing Complaint User receives to User's Platform Provider or, if User does not have one, to issuing-support@stripe.com within 3 business days after User receives the Issuing Complaint.

2.6 Inquiries.

Stripe (or, if applicable, User's Platform Provider) will manage all inquiries from User regarding the Stripe Issuing Accountholder Services, including inquiries related to the use of Cards, and lost, damaged, or stolen Cards.

3. Cards.

3.1 Card Designs.

User may request specific Card designs for Cards issued to User or to Issuing Authorized Users. User must provide all proposed Card designs to Stripe for review and approval using the process Stripe requires. Stripe will review Card design proposals for compliance with this Agreement, Issuing Bank

requirements, the Card Network Rules, Law, and Stripe reputational considerations. If Stripe does not approve a proposed Card design, Stripe will recommend modifications that, if made, will meet these requirements. User must resubmit the modified Card design to Stripe for approval using the same process.

3.2 Card Orders.

User may order Cards through User's Stripe Dashboard (or, if applicable, through User's Platform Provider). At User's, or, if applicable, User's Platform Provider's, expense, Stripe will procure and ship (a) Cards based on the information contained in the applicable Card order to the address specified in that Card order; and (b) replacements for Cards reported as lost, stolen or damaged. Risk of loss for Cards passes to the recipient (either User or User's Platform Provider, as applicable) when Stripe ships the Card to the address specified in the order.

3.3 Card Activation.

User must activate a Card through User's Stripe Dashboard (or, if applicable, through User's Platform Provider) before User or an Issuing Authorized User uses that Card. All Cards issued to User are linked to User's Stripe Issuing Account. Once a Card is activated, User or User's Issuing Authorized Users, as applicable, may use Cards to initiate Card Transactions on User's behalf.

3.4 Card Ownership; Limitations.

The applicable Issuing Bank owns each Card. If Stripe requests that User or an Issuing Authorized User return a Card, then User must return, or ensure that the Issuing Authorized User returns, that Card promptly to Stripe or the Issuing Bank as Stripe instructs. Stripe or the applicable Issuing Bank may cancel, repossess or restrict the use of Cards at any time according to the applicable Issuing Bank Terms.

3.5 User Materials.

User must have the necessary rights in the User Materials to use (and grant Stripe the rights to use) the User Materials on the Cards or for the purposes of the Stripe Issuing Program. User grants to Stripe and its Affiliates a worldwide, non-exclusive, royalty-free license to use the User Materials on Cards and applicable Stripe Issuing Program materials. User also grants to Stripe and its Affiliates the right to sublicense these rights to third parties that Stripe engages to create Cards and applicable Stripe Issuing Program materials. If User terminates or revoke the license to the User Materials, then (a) Stripe will stop producing new Cards carrying the User Materials and stop using the User Materials for the purposes of the Stripe Issuing Program; (b) Stripe will not be obligated to recall, destroy or replace any existing Cards carrying the User Materials; and (c) Stripe will not be liable for any delay or failure in performing its obligations to the extent they are adversely affected by the termination or revocation.

3.6 Limits and Available Spend.

In addition to the restrictions described in the applicable Issuing Bank Terms, User may establish additional restrictions related to User's Stripe Issuing Account and Cards in accordance with the Issuing Bank Terms (e.g., on the dollar amount of individual Card Transactions, and the types of merchants with which User's Cards may be used). Each of the Issuing Bank and Stripe may prevent Cards from functioning outside of the Territory. User must communicate all applicable restrictions to User's Issuing Authorized Users. If at any time the amount of a Card Transaction exceeds Available Spend and the Issuing Bank (or Stripe on Issuing Bank's behalf) does not receive payment from another Payment Source, then, in addition to all other remedies described in Section 7.2 of these Stripe Issuing Accountholder Terms, Stripe may limit User's and User's Issuing Authorized Users ability to make Card Transactions.

4. Ability to Decline to Authorize a Card Transaction.

Stripe or an Issuing Bank may reverse or decline to authorize a Card Transaction for any of the reasons set forth in the applicable Issuing Bank Terms. Neither Stripe nor the Issuing Bank is liable for, any losses, damages, costs, fines, fees, or penalties User incurs related to reversed or declined Card Transactions.

5. Default; Termination.

5.1 Default.

User is in default under these Stripe Issuing Accountholder Terms if (a) User violates Law, or breach these Stripe Issuing Accountholder Terms, the Issuing Bank Terms, or the Card Network Rules; (b) User fails to pay any amounts User owes to Stripe or the applicable Issuing Bank in connection with the Stripe Issuing Program; (c) User initiates a Card Transaction that would exceed or violate a limit established for User's use of the Stripe Issuing Program; (d) Stripe or the applicable Issuing Bank determines that User provided inaccurate information in User's application, or that User has failed to keep this information current; or (e) Stripe or the applicable Issuing Bank determines that User poses an unacceptable regulatory, reputational or financial risk.

5.2 Stripe's Right to Suspend or Terminate.

If User is in default under these Stripe Issuing Accountholder Terms, Stripe may (a) suspend or terminate User's Stripe Issuing Account or any or all Cards; (b) declare any amounts User owes to Stripe or the applicable Issuing Bank immediately due and payable; (c) refuse to authorize any Card Transactions; (d) reverse any Card Transactions; (e) terminate these Stripe Issuing Accountholder Terms; and (f) take any other action Stripe deems necessary. In addition, Stripe may suspend or terminate User's Stripe Issuing Account or any Cards if the applicable Issuing Bank directs Stripe to do so.

5.3 Reactivating after Suspension.

If Stripe suspends User's Stripe Issuing Account or a Card, Stripe may require User to pay amounts User owes to Stripe or the Issuing Bank before reactivating User's Stripe Issuing Account or that Card.

5.4 Right of Setoff.

Stripe, for itself and on behalf of the applicable Issuing Bank, may set off any amounts User owes to Stripe or the Issuing Bank in connection with User's participation in the Stripe Issuing Program against other funds that Stripe or the Issuing Bank holds or processes on User's behalf.

5.5 Closing User's Stripe Issuing Account.

User may close User's Stripe Issuing Account or any Card by notifying Stripe (or, if applicable, User's Platform Provider).

6. Data Protection.

6.1 Data Protection.

User must have and maintain all necessary rights and consents under Law to provide to Stripe and the applicable Issuing Bank, and to allow Stripe and the applicable Issuing Bank to collect, use, retain and disclose, all Personal Data that User provides to Stripe or any Issuing Bank or authorize Stripe and any Issuing Bank to collect, including data that Stripe may collect directly from Issuing Authorized Users. User is solely responsible for disclosing to Issuing Authorized Users that Stripe may receive Personal Data from User. User must provide all necessary notices to and obtain all necessary rights and consents from each Issuing Authorised User sufficient to enable Stripe to lawfully collect, use, retain

and disclose their Personal Data in the ways this Agreement (including Section 4 of the General Terms) and Stripe's Privacy Policy describe. Stripe provides Issuing Authorized Users' Personal Data to third-party service providers, including third parties engaged for Card printing services, and their respective Affiliates, as well as to Stripe's Affiliates, to enable Stripe to provide the Stripe Issuing Program. Stripe may delete or disconnect an Issuing Authorized User's Personal Data from User's Stripe Issuing Account when Law or the Card Network Rules require.

6.2 User's Use of Personal Data and Stripe Data.

User must only use Personal Data related to User's Stripe Issuing Account for User's internal business purposes and to fulfill User's obligations under this Agreement. User must not use Personal Data or Stripe Data as part of a "consumer report" as that term is defined in the FCRA or in any manner that could subject Stripe to the FCRA or any claim of unfair or illegal decision making.

6.3 Stripe's Use of Personal Data on behalf of Issuing Bank.

Without limiting its other rights under the Agreement, Stripe may process, use and disclose Personal Data for the purposes identified in the Issuing Bank Terms.

7. Additional Remedies.

7.1 Stripe Remedies - Specific Triggers.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe may exercise any one or more of the remedies stated in Section 7.3 of these Stripe Issuing Accountholder Terms if Stripe determines that a User Entity:

(a) has exceeded limits on Available Spend;

(b) has experienced excessive Card Transaction disputes or unauthorized Card Transactions;

(c) is or is likely to become the subject of an Insolvency Event;

(d) has a negative Stripe Account Balance, or owe liability to Stripe or any of its Affiliates;

(e) has experienced or is likely to experience a deterioration of its business or financial condition that Stripe considers to be material;

(f) has breached or is likely to breach, or has caused or is likely to cause Stripe to breach, this Agreement (or any other Stripe services agreement with a Stripe Entity) or the Financial Provider Terms applicable to the User Entity's use of the Services;

(g) has violated or is likely to violate Law or Financial Provider Terms;

(h) has caused or is likely to cause Stripe to violate Law or Financial Provider Terms;

(i) has experienced or is likely to experience a Change of Control;

(j) has, without Stripe's prior consent, changed its business model (including services supplied by a User Entity to its customers), exposing Stripe to increased risk;

(k) has acted in a manner or engaged in business, trading practice, or other activity that presents an unacceptable risk;

(l) is required to indemnify Stripe under this Agreement;

(m) has experienced a suspension or termination of its Stripe Issuing Account; or

(n) fails to comply with the applicable Issuing Bank Terms related to securing Cards and Personal Data.

7.2 Stripe Remedies - General Trigger.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe may exercise any or all of the remedies stated in Section 7.3 of these Stripe Issuing Accountholder Terms if (a) Stripe reasonably determines that Stripe may incur losses resulting from credit, fraud, criminal activity, or other risks

associated with a User Entity after these Stripe Issuing Accountholder Terms terminate; or (b) Law requires.

7.3 Stripe Remedies - Scope.

Without limiting Stripe's other rights or remedies under this Agreement, if a triggering event in Sections 7.1 or 7.2 of these Stripe Issuing Accountholder Terms (or any other provision of this Agreement that refers to these remedies) has occurred, then Stripe may:

(a) establish, fund, and use a Reserve;

(b) suspend or terminate User and User's Authorized User's ability to make Card Transactions;

(c) require User to provide a guarantee (including a personal, parent, or bank guarantee) or letter of credit in a form and substance that satisfies Stripe;

(d) debit the User Bank Accounts or the bank or financial institution accounts of any or all User Group Entities that have entered into an agreement with a Stripe Entity under which a Stripe Entity provides services; and

(e) setoff or recoup all amounts that Stripe reasonably determines a User Entity owes to a Stripe Entity under this Agreement or another agreement, against any amounts that a Stripe Entity, owes to a User Entity, whether the amounts owed are matured, unmatured, liquidated, or unliquidated.

8. Definitions.

“**Available Spend**” has the meaning given to it in the applicable Issuing Bank Terms.

“**Card**” has the meaning given to it in the applicable Issuing Bank Terms.

“**Card Network**” means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

“**Card Network Rules**” means the Payment Method Rules published by a Card Network.

“**Card Transaction**” has the meaning given in the applicable Issuing Bank Terms.

“**FCRA**” means Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq. and Equal Credit Opportunity Act, 15 U.S.C. Section 1681, et seq.

“**Issuing Authorized User**” has the meaning given to it in the applicable Issuing Bank Terms.

“**Issuing Bank**” means the Financial Provider, identified in the Issuing Bank Terms for the applicable Stripe Issuing Program, that issues a Card.

“**Issuing Bank Terms**” means the applicable Issuing Bank’s Financial Provider Terms that govern User’s participation in the applicable Stripe Issuing Program.

"**Issuing Complaint**" means any expression of dissatisfaction with a product, service, policy, or employee related to a Stripe Issuing Program.

"**Payment Source**" has the meaning given to it in the applicable Issuing Bank Terms.

"**Platform Provider**" means the platform that gives User access to the Stripe Issuing Program (if User is a Connected Account or if User otherwise accesses the Stripe Issuing Program through a platform).

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**Stripe Issuing Account**" means the account an Issuing Bank maintains for a Stripe Issuing Accountholder, and each subaccount to that account.

"**Stripe Issuing Accountholder**" means a business or organization that has successfully completed the onboarding requirements described in these Stripe Issuing Accountholder Terms and been approved for a Stripe Issuing Account.

"**Stripe Issuing Accountholder Services**" means Services that Stripe and its Affiliates make available to Stripe Issuing Accountholders, on behalf of Issuing Banks, and related Stripe services, including (a) integration with Issuing Banks; (b) providing Stripe Issuing Accountholders with access to Cards; (c) enabling

Stripe Issuing Accountholders to manage Card spend; and (d) other services described in the Stripe Issuing Accountholder Terms.

"**Stripe Issuing Administrator**" means the individual that a Stripe Issuing Accountholder appoints to manage its participation in the Stripe Issuing Programs.

"**Stripe Issuing Program**" means Card issuing services that the applicable Issuing Bank provides under the applicable Issuing Bank Terms, together with the Stripe Issuing Accountholder Services.

"**User Materials**" means (a) all Marks or other materials that User or a Stripe Issuing Accountholder wish to place on Cards; or (b) all other materials that User provides to Stripe for the purposes of the Stripe Issuing Programs.

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Stripe Issuing - Platform (United States)

Last modified: November 18, 2025

1. Stripe Issuing Services.

These terms ("**Stripe Issuing Platform Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms, and Stripe Connect Infrastructure Terms each of which are incorporated into these terms by this reference, govern User's participation in the Stripe Issuing Programs as a Stripe Connect Platform. If User receives Cards and otherwise participates in the Stripe Issuing Programs as a Stripe Issuing Accountholder, the Stripe Issuing Accountholder Terms apply. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms, Stripe Financial Services Terms, and Stripe Connect Infrastructure Terms.

2. Overview.

2.1 Program.

User and Stripe will jointly establish a program through which eligible Connected Accounts may access a Stripe Issuing Program. Stripe offers several Stripe Issuing Programs in partnership with several Issuing Banks, and User can view the Stripe Issuing Program offered to User's Connected Accounts through User's Stripe Dashboard. User must offer the Stripe Issuing Program only to eligible Connected Accounts for their business purposes.

3. Approvals and Onboarding.

3.1 Approvals.

(a) *Platform Approval*. Stripe and the applicable Issuing Bank must each approve User's use of the Stripe Issuing Platform Services, and prior to granting their approval, they may require User to provide User Information and information about User's activities and intended use of the Stripe Issuing Platform Services. This information may be separate from or in addition to information User previously provided to Stripe in connection with other Services. User must promptly provide this information, and any other information related to User's use of the Stripe Issuing Program that Stripe or the applicable Issuing Bank may request from time to time.

(b) *Connected Account Approval.* Stripe and the applicable Issuing Bank must approve each Connected Account before it can become a Stripe Issuing Accountholder.

3.2 Stripe Issuing Accountholder Onboarding.

Either User or Stripe may host the Stripe Issuing Accountholder onboarding process. Certain Stripe Issuing Programs may require User to host onboarding.

(a) *User-Hosted Onboarding*. If User hosts onboarding, User must configure the Stripe API to meet the following requirements:

(i) Stripe Issuing Accountholder Application. Stripe will make available to User an approved electronic application form for Stripe Issuing Accountholders. User must make this form available to Connected Accounts that wish to use the Stripe Issuing Accountholder Services. Each Connected Account must submit in its application all information necessary for Stripe and the Issuing Bank to (A)

verify the Connected Account's identity; (B) confirm that the Connected Account is not engaged in a Prohibited or Restricted Business; and (C) confirm the Connected Account's eligibility to use the Stripe Issuing Accountholder Services. After Stripe receives a completed application, Stripe, on behalf of the applicable Issuing Bank, will determine whether the Connected Account is approved as a Stripe Issuing Accountholder.

(ii) Stripe Issuing Accountholder Terms. User must (A) present the relevant Stripe terms and applicable Issuing Bank Terms to each Connected Account before that Connected Account submits its accountholder application; and (B) ensure that each Connected Account agrees to these terms, in each case in the manner the Stripe Issuing Program Guidelines describe.

(iii) Acceptance Records. User must maintain a record and description of the user interfaces that User uses to collect acceptance of the relevant Stripe terms and Issuing Bank terms (including date and time) in a retrievable and examinable format, and at Stripe's request, provide them to Stripe. If Stripe believes that User's existing acceptance process does not (A) create a binding agreement between each Connected Account and each of Stripe and the Issuing Bank; or (B) comply with the applicable Issuing Bank's requirements, then, upon Stripe's request, User must modify that process as Stripe or the Issuing Bank requires.

(iv) Issuing Authorized User Terms. Stripe Issuing Accountholders may designate Issuing Authorized Users to make Card Transactions on their behalf. User must ensure that each Stripe Issuing Accountholder presents the Issuing

Authorized User Terms to each Issuing Authorized User, and that each Issuing Authorized User agrees to the Issuing Authorized User Terms, in the manner described in the Stripe Issuing Program Guidelines. At Stripe's request, User must provide proof as Stripe requires that these terms have been entered into by Issuing Authorized Users. If Stripe believes that User's existing process does not (A) create a binding agreement between any Stripe Issuing Accountholders and each Issuing Authorized User; or (B) comply with the applicable Issuing Bank's requirements, then, upon Stripe's request, User must modify that process as Stripe or the Issuing Bank requires.

(v) Data Use Disclosure. User must disclose to all prospective Stripe Issuing Accountholders that User may provide Personal Data to Stripe and the applicable Issuing Bank, and that Stripe and the applicable Issuing Bank may receive or collect Personal Data. User must ensure that each prospective Stripe Issuing Accountholder consents to Stripe's Privacy Policy.

(vi) No User Modifications. User must not modify or supplement any provision of any Stripe terms, including the Stripe Issuing Accountholder Terms and Issuing Authorized User Terms, or the Issuing Bank Terms.

(b) *Stripe-Hosted Onboarding*. If Stripe hosts the onboarding process, User must integrate with the applicable Stripe API according to the Documentation and this Agreement.

3.3 Stripe Issuing Account Management.

User must provide account management services for Stripe Issuing Accountholders. User must provide Stripe Issuing Accountholders access through the Stripe API to the Stripe Issuing Accountholder Services described in the Stripe Issuing Accountholder Terms, including Card creation, Issuing Authorized User designation and account management services. Stripe will make information, including Personal Data, available for User to pass to Stripe Issuing Accountholders. User must not alter or delete this information, and User must pass all of this information to the Stripe Issuing Accountholders.

3.4 Stripe Issuing Program Territory.

User must not offer, market or make the Stripe Issuing Program available to Connected Accounts outside of the Stripe Issuing Program Territory. User must ensure that no Stripe Issuing Accountholder is domiciled outside of the Stripe Issuing Program Territory.

4. Stripe Issuing Accountholder Terms and Stripe Issuing Accountholder Fees.

4.1 Updates to Stripe Issuing Accountholder Terms.

Stripe may modify the Stripe Issuing Accountholder Terms, and each Issuing Bank may modify the applicable Issuing Bank Terms, at any time. Stripe will notify User if Stripe modifies the Stripe Issuing Accountholder Terms or an Issuing Bank modifies the applicable Issuing Bank Terms. User must notify

User's Stripe Issuing Accountholders of the modification promptly after User receives the modification notice from Stripe. If any Stripe Issuing Accountholder does not agree to the updated Stripe Issuing Accountholder Terms or Issuing Bank Terms, User must immediately stop making the Stripe Issuing Accountholder Services available to that Stripe Issuing Accountholder.

4.2 Stripe Issuing Accountholder Fees.

User is liable to Stripe for fees User and User's Stripe Issuing Accountholders incur. Subject to these Stripe Issuing Platform Terms, the Card Network Rules and Law, User may pass certain fees onto the applicable Stripe Issuing Accountholders. User must not pass any fees to any Stripe Issuing Accountholder that are attributable to (a) a Stripe Issuing Accountholder's use of Apple Pay or any other digital wallet; or (b) a Card Transaction that was disputed because it was fraudulent or otherwise unauthorized. User is solely responsible for communicating any use, recurring, or application fees charged to User's Stripe Issuing Accountholders for their use of Platform Services in connection with the Stripe Issuing Services, and must clearly communicate those fees to Stripe Issuing Accountholders prior to imposing such fees. Stripe, on behalf of the applicable Issuing Bank, may review the fees User charges User's Stripe Issuing Accountholders in connection with the Stripe Issuing Services to determine whether the fees comply with that Issuing Bank's requirements, the Card Network Rules and Law. If Stripe determines the fees do not comply, User must immediately modify the fees as Stripe directs.

4.3 Program Fees.

Stripe will provide the Stripe Issuing Platform Services to User and the Stripe Issuing Accountholder Services to Stripe Issuing Accountholders at the rates and for the fees described on the Stripe Pricing Page, unless User and Stripe otherwise agree in writing.

5. Taxes.

5.1 Reporting.

If applicable, Stripe will only issue Tax Information Reports to User, and not to Stripe Issuing Accountholders. User is responsible for any applicable Tax Information Reports, or withholding, to Stripe Issuing Accountholders.

5.2 Indemnity.

User will indemnify Stripe from all Taxes, and related interest, penalties and fees (excluding any income, franchise or similar taxes payable with respect to the Fees), if any, imposed on a Stripe Entity as a result of User's failure to timely file any Tax Information Reports under Section 5.1 of these Stripe Issuing Platform Terms. "**Tax Information Report**" means a required tax information return or report, including IRS Form 1099, or any other similar form.

6. Cards; Card Orders.

6.1 Card Design.

User and User's Stripe Issuing Accountholders may request specific Card designs. User must submit all Card designs to Stripe for review using the process Stripe requires. Stripe will review Card design proposals for compliance with this Agreement, Issuing Bank requirements, the Card Network Rules, Law, and Stripe reputational considerations. If Stripe does not approve a proposed Card design, Stripe will recommend modifications that, if made, will meet these requirements. User must resubmit the modified design to Stripe for approval using the same process.

6.2 Card Orders.

User may order Cards on behalf of Stripe Issuing Accountholders through User's Stripe Dashboard or the Stripe API. At User's expense, Stripe will procure and ship (a) Cards based on the information contained in each Card order to the address specified in that Card order; and (b) replacements for Cards reported as lost, stolen or damaged. Risk of loss for Cards passes to the recipient (either User or the Stripe Issuing Accountholder, as applicable) when Stripe ships the Card to the address specified in the order.

6.3 Card Ownership; Limitations.

The applicable Issuing Bank owns each Card. If Stripe requests that User or a Stripe Issuing Accountholder return a Card, then User must return, or ensure that the Stripe Issuing Accountholder returns, that Card promptly to Stripe or the applicable Issuing Bank as Stripe instructs. Stripe or the applicable Issuing

Bank may cancel, repossess or restrict the use of Cards at any time, and may decline to authorize or reverse any Card Transaction, according to the applicable Issuing Bank Terms.

6.4 Personal Data Security.

If User processes, accesses, stores, or retrieves Personal Data from User's Stripe Dashboard or Stripe API, User must ensure that the Personal Data is secured in accordance with this Agreement, including Sections 10.2 and 12 of these Stripe Issuing Platform Terms.

6.5 User Materials.

User must have the necessary rights in and to the User Materials to use (and grant Stripe the rights to use) the User Materials on the Cards and other materials related to the Stripe Issuing Programs. User grants to Stripe and its Affiliates a worldwide, non-exclusive, royalty-free license during the Term to use the User Materials on Cards and applicable Stripe Issuing Program materials. User also grants to Stripe and its Affiliates the right to sublicense these rights to third parties that Stripe engages to create Cards and applicable Stripe Issuing Program materials.

7. Use of Stripe Issuing Services.

7.1 Opening an Account.

Stripe and the Issuing Bank may use all information that User provides to Stripe about a Connected Account to (a) determine the Connected Account's eligibility to be a Stripe Issuing Accountholder; (b) administer the Stripe Issuing Programs; and (c) monitor each Stripe Issuing Accountholder's Principal Owners, Stripe Issuing Administrators, Issuing Authorized Users, representatives, and individuals with significant responsibility for management, including executives and senior managers, for the purpose of meeting Stripe's and the applicable Issuing Bank's respective obligations under Law. Stripe or an Issuing Bank may reject any Connected Account's application for, or terminate any Stripe Issuing Accountholder's access to, the Stripe Issuing Accountholder Services immediately to comply with Law, manage risk associated with any User, or if any Connected Account, Stripe Issuing Accountholder, or any Principal Owner, Stripe Issuing Administrator, Issuing Authorized User, representative, or individual with significant responsibility for management is or becomes a High-Risk Person.

7.2 Issuing Authorized User Servicing.

User must provide all support to, and handle all inquiries and Issuing Complaints from, Stripe Issuing Accountholders and Issuing Authorized Users, including regarding Card usage, and lost, damaged or stolen Cards. User must provide this support according to the Stripe Issuing Program Guidelines. Unless Stripe agrees otherwise, User must not outsource User's support obligations to any third party. On a monthly basis, User must provide to Stripe a report of Issuing Complaints that User received and handled during the prior month as described in the Stripe Issuing Program Guidelines. At an Issuing Bank's request, Stripe

may require User to provide an anonymized sample of Issuing Complaints, if any, to validate the report.

7.3 Responsibility for Activity.

Except as expressly provided in this Agreement, and without prejudice to the Stripe Connect Terms, User is responsible for all Activity relating to the Stripe Issuing Program, whether initiated by User, a Stripe Issuing Accountholder, an Issuing Authorized User, or any person using User's credentials, including (a) in violation of this Agreement, or the applicable Card Network Rules; (b) all Card Transactions on the Stripe Issuing Account; and (c) any fees, losses, damages, or costs that Stripe incurs arising out of or relating to that Activity. Stripe may attempt to collect any amounts owed by Stripe Issuing Accountholders before Stripe collects these amounts from User. However, User remains jointly and severally liable to Stripe for these amounts, and Stripe may collect these amounts from User in accordance with this Agreement.

8. Issuing Banks.

8.1 Relationships with Issuing Banks.

As between the parties, Stripe, either directly or through its Affiliate, SPC, is responsible for all aspects of establishing and managing its relationships with Issuing Banks. Stripe and SPC rely on the applicable Issuing Bank to enable Stripe and SPC to provide the Stripe Issuing Services. Stripe may add or remove

Issuing Banks at any time. Stripe will notify User in advance of an Issuing Bank change that will affect the Stripe Issuing Services.

8.2 Changes to the Stripe Issuing Services.
If Stripe or an Issuing Bank requires a change to all or part of the Stripe Issuing Services, User must implement that change promptly and as Stripe or the Issuing Bank directs. User must comply with, and User must ensure that each Stripe Issuing Accountholder implements and complies with, the change.

9. Compliance and Marketing.

9.1 General.

User must:

(a) comply with, and ensure all Stripe Issuing Accountholders comply with, the Stripe Issuing Program Guidelines;

(b) ensure that all Stripe Issuing Accountholders comply with the Stripe Issuing Accountholder Terms and applicable Issuing Bank Terms, and access and use the Stripe Issuing Accountholder Services according to Law and the Card Network Rules;

(c) ensure that all Issuing Authorized Users comply with the Issuing Authorized User Terms;

(d) not, and must ensure that Stripe Issuing Accountholders and Issuing Authorized Users do not, take or fail to take any action that could cause Stripe or any Issuing Bank to violate Law or any Card Network Rules;

(e) ensure the fees User charges User's Connected Accounts comply with the Issuing Bank's requirements, the Card Network Rules, and Law; and

(f) ensure that Stripe Issuing Accountholders and Issuing Authorized Users use the Stripe Issuing Accountholder Services for business purposes only.

9.2 Compliance Program.

(a) *Requirements.* User must establish, maintain, and act according to a compliance program that enables and ensures that (i) User and each Stripe Issuing Accountholder complies with Law, the Card Network Rules, and the Stripe Issuing Program Guidelines; and (ii) User complies with this Agreement. Stripe and Issuing Bank may assess User's compliance with the Stripe Issuing Program Guidelines and User must promptly provide all information, documentation, and assistance that Stripe or Issuing Bank require to assess User's compliance.

(b) *Customer Communications*. As described in the Stripe Issuing Guidelines, (a) User must send certain compliance-related communications to User's Stripe Issuing Accountholders; and (b) Stripe may send communications directly to User's Stripe Issuing Accountholders, including on behalf of an Issuing Bank.

9.3 Marketing.

Stripe must approve all marketing materials that User wishes to use in connection with the Stripe Issuing Services. Stripe may provide template marketing materials to User, which User may use without further Stripe approval as long as the template marketing materials are not modified. User must submit all proposed marketing materials to Stripe using a process Stripe communicates to User.

10. Data Use.

10.1 Data Use.

(a) *Stripe's Data Use*. As between Stripe and a Stripe Issuing Accountholder, Stripe's rights to use Protected Data generated by the Stripe Issuing Programs are governed by the Stripe Issuing Accountholder Terms and the Authorized User Terms.

(b) *User's Data Use.* User may process, use, and disclose Personal Data for only the following purposes: (i) in connection with User's use of the Stripe Issuing Platform Services; (ii) to provide Stripe Issuing Accountholders access to the Stripe Issuing Accountholder Services; (iii) in connection with User's own fraud prevention and loss mitigation activities; (iv) to fulfill User's obligations to Stripe or an Issuing Bank; and (v) to comply with Law and the Card Network Rules. Without limiting the previous sentence, User must not sell, rent, transfer, make

available or communicate orally or through other means any Personal Data to a third party for monetary or other valuable consideration.

(c) *Data Collection.* User must obtain and maintain all necessary rights and consents under Law to provide the User Information that User provides to Stripe and the applicable Issuing Bank about each of User's (i) Principal Owners and employees, contractors and agents; and (ii) Connected Accounts, Stripe Issuing Accountholders and Issuing Authorized Users.

10.2 Securing Cards and Account Data.

User must secure Cards and Personal Data in User's possession or control, and User must ensure that User's Stripe Issuing Accountholders secure Cards and Personal Data in their possession or control. When stored or processed digitally, User must use appropriate organizational and technical measures to secure the Cards and Personal Data in User's possession or control, including through industry-standard encryption. User must monitor, and User must ensure that User's Stripe Issuing Accountholders monitor, suspicious and unauthorized activities and fraud on each Stripe Issuing Accountholder's Stripe Issuing Account and each Card.

10.3 Responsibility for Card Transactions.

User is responsible for all fees and penalties incurred resulting from a Stripe Issuing Accountholder or Issuing Authorized User's failure to (a) exercise reasonable care in safeguarding Cards from loss or theft, or (b) promptly report loss or theft, including fraud. Additionally, to the extent Law permits, if User, a

Stripe Issuing Accountholder or a Issuing Authorized User allows another party to use the Card or Personal Data for any purpose, or if an unauthorized person uses a Card or Personal Data, User is responsible for that use, including all losses, damages, costs, fines, fees, or penalties related to that use.

10.4 Additional Data Restrictions.
User must not use Personal Data or Stripe Data as part of a "consumer report" as that term is defined in the FCRA. User must not use any Stripe Data in any manner that could subject Stripe to the FCRA or any claim of unfair or illegal decision making.

11. Card Disputes.

11.1 Disputes Generally; Disputes API Form.

Stripe will make the Disputes API Form available to User. User must either (a) configure the Stripe API to make the Disputes API Form available to User's Stripe Issuing Accountholders; or (b) provide a channel through which Stripe Issuing Accountholders can submit disputes to User. User must immediately submit any disputes User receives to Stripe through the Stripe API or the Stripe Dashboard.

User must not interfere with any Stripe Issuing Accountholder's ability to dispute a Card Transaction.

11.2 Reporting Unauthorized Transactions.

If a Card is lost or stolen, or a Stripe Issuing Accountholder informs User that there are fraudulent or unauthorized transactions on a Card, User must immediately cancel the affected Card through the Stripe API or the Stripe Dashboard. Disputing a fraudulent or unauthorized Card Transaction will not cancel a Card. If User fails to cancel a compromised Card through the Stripe API or the Stripe Dashboard, User may incur additional liability.

11.3 Reporting Disputed Card Transactions.

When a Stripe Issuing Accountholder submits or reports an erroneous or unauthorized Card Transaction, Stripe will evaluate the submitted information in accordance with Law. If Stripe or the Card Network determines that the dispute is valid or the Card Transaction was erroneous or unauthorized, Stripe will credit the amount of the applicable Card Transaction back to the applicable Stripe Issuing Account. User must abide by the determination of any dispute. User must not perform any act or omission that conflicts with Stripe or the Card Network's determination of a dispute, including by passing through any costs User incurs resulting from fraudulent or unauthorized Card Transactions to a Stripe Issuing Accountholder.

12. PCI Compliance.

User must, and User must ensure that User's service providers that store, access or transmit Personal Data, comply with the PCI Standards. Upon Stripe's request, User must verify that User's implementation of the Stripe Issuing Program complies with the PCI Standards and promptly provide the most recent assessment results to Stripe.

13. Indemnification.

User will indemnify the Stripe Parties against all Stripe Losses arising out of or relating to (a) the Stripe Issuing Accountholders' and Issuing Authorized Users' use of the Stripe Issuing Accountholder Services, including any Stripe Issuing Accountholder's or Issuing Authorized User's act or omission related to the Stripe Issuing Accountholder Services; and (b) all unauthorized or disputed Card Transactions.

14. Additional Remedies.

14.1 Stripe Remedies - Specific Triggers.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe may exercise any one or more of the remedies stated in Section 14.3 of these Stripe Issuing Platform Terms if Stripe determines that a User Entity:

(a) is charging Stripe Issuing Accountholders for unauthorized or noncompliant fees in connection with the Stripe Issuing Platform Services;

(b) has experienced excessive unauthorized Card Transactions;

(c) fails to immediately cancel a lost or stolen Card, or fails to cancel a Card with reported fraudulent or unauthorized transactions in the manner described in the Issuing Bank Terms;

(d) is or is likely to become the subject of an Insolvency Event;

(e) has a negative Stripe Account Balance, or owe liability to Stripe or any of its Affiliates;

(f) has experienced or is likely to experience a deterioration of its business or financial condition that Stripe considers to be material;

(g) has breached or is likely to breach, or has caused or is likely to cause Stripe to breach, this Agreement (or any other Stripe services agreement with a Stripe Entity) or the Financial Provider Terms applicable to the User Entity's use of the Services;

(h) has violated or is likely to violate Law or Financial Provider Terms;

(i) has caused or is likely to cause Stripe to violate Law or Financial Provider Terms;

(j) has experienced or is likely to experience a Change of Control;

(k) has, without Stripe's prior consent, changed its business model (including services supplied by a User Entity to its customers), exposing Stripe to increased risk;

(l) has acted in a manner or engaged in business, trading practice or other activity that presents an unacceptable risk;

(m) is required to indemnify Stripe under this Agreement; or

(n) fails, or its service providers fail, to comply with PCI Standards.

14.2 Stripe Remedies - General Trigger.

Without limiting Stripe's other rights or remedies under this Agreement, Stripe also may exercise any or all of the remedies stated in Section 14.3 of these Stripe Issuing Platform Terms if (a) Stripe reasonably determines that Stripe may incur losses resulting from credit, fraud, criminal activity or other risks associated with a User Entity after these Stripe Issuing Platform Terms terminate; or (b) Law requires.

14.3 Scope.

Without limiting Stripe's other rights or remedies under this Agreement, if a triggering event in Sections 14.1 or 14.2 of these Stripe Issuing Platform Terms

(or any other provision of this Agreement that refers to these remedies) has occurred, then Stripe may:

(a) establish, fund, use, and apply a Reserve, which may include enforcing or drawing down upon, without demand, legal process, or notice of any kind, any security interest or lien held by Stripe in respect of the Reserve, by applying the Reserve funds toward settlement of any liabilities owed by User to any Stripe Entity;

(b) suspend or terminate User's ability to submit new applications, or Stripe Issuing Accountholder's ability to make Card Transactions;

(c) require User to provide a guarantee (including a personal, parent, or bank guarantee) or letter of credit in a form and substance that satisfies Stripe;

(d) debit the User Bank Accounts or the bank or financial institution accounts of any or all User Group Entities that have entered into an agreement with a Stripe Entity under which a Stripe Entity provides services; and

(e) setoff or recoup all amounts that Stripe reasonably determines a User Entity owes to a Stripe Entity under this Agreement or another agreement, against any amounts that a Stripe Entity owes to a User Entity whether the amounts owed are matured, unmatured, liquidated, or unliquidated.

15. Definitions.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Card Network Rules**" means the Payment Method Rules published by a Card Network.

"**Card Transaction**" has the meaning given in the applicable Issuing Bank Terms.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Disputes API Form**" means an electronic form that enables User and User's Connected Accounts to submit Card Transaction disputes to Stripe.

"**FCRA**" means Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq. and Equal Credit Opportunity Act, 15 U.S.C. Section 1681, et seq.

"**IRS**" means Internal Revenue Service.

"**Issuing Authorized User**" has the meaning given to it in the applicable Issuing Bank Terms.

"**Issuing Bank**" means the Financial Provider, identified in the Issuing Bank Terms for the applicable Stripe Issuing Program, that issues a Card.

"**Issuing Bank Terms**" means the applicable Issuing Bank's Financial Provider Terms that govern User's participation in the applicable Stripe Issuing Program.

"**Platform Services**" means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged (e.g., web development, customer support or hosting services).

"**Principal Owner**" means, with respect to a legal entity, an individual who directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise, owns at least 25% of the equity interests of the legal entity.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**SPC**" means Stripe Payments Company, which is a Stripe Affiliate.

"**Stripe Issuing Account**" means the account an Issuing Bank maintains for a Stripe Issuing Accountholder, and each subaccount to that account.

"**Stripe Issuing Accountholder**" means a business or organization that has successfully completed the onboarding requirements described in the Stripe Issuing Accountholder Terms and been approved for a Stripe Issuing Account.

"**Stripe Issuing Accountholder Services**" means Services that Stripe and its Affiliates make available to Stripe Issuing Accountholders, on behalf of Issuing

Banks, and related Stripe services, including (a) integration with Issuing Banks; (b) providing Stripe Issuing Accountholders with access to Cards; (c) enabling Stripe Issuing Accountholders to manage Card spend; and (d) other services described in the Stripe Issuing Accountholder Terms.

"**Tax Information Report**" means a required tax information return or report, including IRS Form 1099, or any other similar form.

"**User Materials"** means (a) all Marks or other materials that User or a Stripe Issuing Accountholder wish to place on Cards; or (b) all other materials that User provides to Stripe for the purposes of the Stripe Issuing Programs.

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Stripe Issuing - Advanced Fraud Tools

Last modified: July 20, 2026

1. Advanced Fraud Tools.

These terms ("**Advanced Fraud Tools Terms**") supplement the General Terms and govern the use of the Advanced Fraud Tools Services and the Advanced Fraud Tools Data. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms, and as applicable, the

Stripe Issuing Platform Services Terms and Stripe Issuing Accountholder Services Terms. User may access information regarding the Advanced Fraud Tools Services via the Stripe Dashboard, or as Stripe may otherwise make available to User.

2. Permitted Use.

User may use the Advanced Fraud Tools Services and Advanced Fraud Tools Data solely to help detect and block actual or potential fraud and unauthorized Card Transaction Authorizations, in each case, in connection with User's use of the Services or User's card transactions processed via a Third-Party Service.

3. Data.

3.1 Privacy Policy.

User must only use Advanced Fraud Tools Data in accordance with **Stripe's Privacy Policy**.

3.2 Personal Data.

User must use reasonable efforts to ensure that all Personal Data that User provides to Stripe is accurate and complete.

3.3 Advanced Fraud Tools Data.

Advanced Fraud Tools Data, and any subset thereof, is Stripe Data for the purposes of this Agreement. User will promptly delete or destroy all Advanced Fraud Tools Data in User's possession or control received in connection with the Advanced Fraud Tools Services (a) upon termination of these Advanced Fraud Tools Terms; or (b) at any time upon Stripe's request. However, in each case User may retain copies of the Advanced Fraud Tools Data to the extent Law requires, so long as User uses the Advanced Fraud Tools Data only to comply with Law.

4. Services Restrictions.

User must not, and must not enable or allow any third party, to:

(a) use the Advanced Fraud Tools Services or Advanced Fraud Tools Data as a factor in determining any person's eligibility for credit, insurance, housing or employment, or in any way that could cause Stripe to be a "consumer reporting agency" or cause any part of the Advanced Fraud Tools Data to constitute a "consumer report," as each term is described in the FCRA (if applicable);

(b) sell, rent, transfer, make available, or communicate orally or through other means Advanced Fraud Tools Data (including as the term "sell" is defined in the CCPA);

(c) disclose (except as Law requires), download, or store the Advanced Fraud Tools Data;

(d) use the Advanced Fraud Tools Services or Advanced Fraud Tools Data to: (i) validate, train, enhance or deploy any machine learning models or algorithms that are derived from, a substitute for, or substantially similar to, the Advanced Fraud Tools Services; or (ii) directly or indirectly develop or otherwise make available on a commercial basis any security or fraud detection product or service;

(e) use the Advanced Fraud Tools Services or Advanced Fraud Tools Data to discriminate based on race, gender, or other protected characteristics, or take any "adverse action" as that term is described in the FCRA (if applicable);

(f) except as allowed under Section 2 of these Issuing Fraud Tools Services Terms, use the Advanced Fraud Tools Services or Advanced Fraud Tools Data to evaluate transactions not processed through the Services; or

(g) use Advanced Fraud Tools Services provided to train or improve User products and services.

5. Responsibility for Decisions and Disclaimers.

5.1 Responsibility for Decisions.

(a) User is solely responsible for: User's use of the Advanced Fraud Tools Services and Advanced Fraud Tools Data, as well as the decisions User makes and the actions User takes in connection with the Advanced Fraud Tools Services and Advanced Fraud Tools Data.

(b) User acknowledges that its choice to input and use additional rules with the Advanced Fraud Tools Services may result in longer authorization times for applicable Card Transaction Authorizations.

5.2 Disclaimers.

(a) Authorization Risk Scores, Card Testing Risk Levels, Merchant Dispute Rates, Compromised Card Alerts, and Fraud Disputability Assessments, as applicable, are based on data available to the Advanced Fraud Tools Services at the time it is generated, and they do not auto-update to reflect any subsequent changes to that data.

(b) The Advanced Fraud Tools Services use data from transactions processed through the Services.

(c) The Advanced Fraud Tools Data does not constitute legal or compliance advice, or advice as to whether User should proceed with a transaction with another person.

(d) User's use of the Advanced Fraud Tools Services or the Advanced Fraud Tools Data does not guarantee the prevention of fraudulent Card Transaction Authorizations, Card Testing Attacks, or other fraudulent activity. Stripe is not liable for any losses, damages, or costs arising out of or relating to (a) unauthorized transactions, compromised Cards, Card Testing Attacks, and other fraudulent activity; (b) non-fraudulent transactions that may be blocked by the Advanced Fraud Tools Services; or (c) the accuracy of the Authorization Risk Scores and other Advanced Fraud Tools Data, and any actions that User or

Stripe may take based on the Authorization Risk Scores and other Advanced Fraud Tools Data.

6. Definitions.

"**Advanced Fraud Tools Data**" means Authorization Risk Scores, Card Testing Risk Levels, Merchant Dispute Rates, Fraud Disputability Assessments, Compromised Card Alerts, and all other data User receives through the Advanced Fraud Tools Services.

"**Advanced Fraud Tools Services**" means the Services that are designed to enable User to detect and evaluate the risk that a Card Transaction Authorization or other related activity is fraudulent, and may, at User's option, include:

(a) access to an Authorization Risk Score, Card Testing Risk Level, Merchant Dispute Rate, and Fraud Disputability Assessment for each Card Transaction Authorization;

(b) Compromised Card Alerts for potentially compromised cards;

(c) access to additional data, analytics, and indicators of fraud via the Stripe API and Stripe Dashboard, including Card Transaction Authorization risk characteristic reports, anomalous spend alerts, and other supplemental fraud and risk data;

(d) access to SMS fraud alert verifications; and

(e) access to other fraud detection features and capabilities that Stripe may make available to User.

"**Authorization Risk Score**" means a risk score or level associated with a Card Transaction Authorization based on Stripe Data, including the Merchant Dispute Rate and the Card Testing Risk Level.

"**Card Testing Attack**" means repeated fraudulent tests of card account numbers until a valid card account number is found.

"**Card Testing Risk Level**" means the level assigned to a Card Transaction Authorization that represents the likelihood the Card Transaction Authorization is or will be impacted by Card Testing Attacks.

"**Card Transaction Authorization**" means an authorization request to make a payment with a card or obtain cash at an automatic teller machine (ATM).

"**Compromised Card Alert**" means a notification that a card may have been compromised by a Card Testing Attack.

"**Fraud Disputability Assessment**" means, with respect to a Card Transaction Authorization, an assessment of the likelihood that the Card Transaction Authorization can be disputed in the event of fraud.

"**Merchant Dispute Rate**" means an assessment of the historical dispute rate of a merchant's Transactions for the time period during which Stripe has provided Stripe Payments Services to that merchant.

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Stripe Managed Payments

Last modified: August 19, 2026

1. Stripe Managed Payments Service.

1.1 Operation of these terms.

These terms ("**Stripe Managed Payments Terms**") supplement the General Terms, the Stripe Financial Services Terms, the Stripe Payments Terms, the Stripe Connect Terms, each of which are incorporated into these Stripe Managed Payments Terms by this reference, and, together with the Documentation, govern User's use of the Stripe Managed Payments Service. If the Stripe Managed Payments Terms conflict with the Financial Services Terms, the Stripe Payments Terms, or the Stripe Connect Terms, then the Stripe Managed Payments Terms control as applied to the Stripe Managed Payments Service. The Stripe Managed Payments Service is provided by Stripe's Affiliate, Sold through Link, LLC ("**SMP**"). These Stripe Managed Payments Terms create

an agreement between User and SMP for use of the Stripe Managed Payments Service. User agrees that SMP may freely assign and transfer any of its rights or obligations under these Stripe Managed Payments Terms to its Affiliates. Capitalized terms that are not defined in these Stripe Managed Payments Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms, the Stripe Payments Terms, or the Stripe Connect Terms.

1.2 Description of Stripe Managed Payments Service.

The Stripe Managed Payments Service enables the sales of digital products to Customers by surfacing checkout pages to Customers, sending receipts, managing sales proceeds and post-sale support (e.g., disputes and transaction support), as well as calculating and remitting any applicable Indirect Taxes in certain jurisdictions, as described in the Documentation.

2. Use of Stripe Managed Payments Service.

2.1 Provision of Services by SMP to Seller.

(a) *Merchant of Record.* SMP provides the Stripe Managed Payments Service to User, as a Seller, and not to User's Customers. SMP is the merchant of record for Transactions using the Stripe Managed Payments Service. User appoints and authorizes SMP to facilitate the sale of User's Product on User's behalf in accordance with these Stripe Managed Payments Terms, and User agrees to be

bound by the actions of SMP in connection with the sale of User's Product on User's behalf. User agrees that SMP is not the seller of record, SMP does not have or receive possession of the Product, and SMP will not book the revenue from User's sale of the Product to Customer. User acknowledges and agrees that, for Indirect Tax purposes only and as further described in Section 4 (Responsibility for Indirect Taxes on the Sales of Products), SMP should be treated under applicable Laws as making or deemed to make the supply of the Product to the Customer, as an electronic interface operator, marketplace operator, commissionaire, agent or deemed supplier, or as the person responsible for determining, collecting, reporting and remitting Indirect Taxes in respect of that supply.

(b) *Changes to User's Stripe Account.* As part of providing the Stripe Managed Payments Service to User, SMP and its Affiliates may need to make changes to User's Stripe Account, on User's behalf, (i) enable a payment method or adjust its settings for use with the Stripe Managed Payments Service, (ii) submit evidence in connection with a Dispute for a Stripe Managed Payments Service Transaction, (iii) enable or configure fraud prevention and dispute management tools (e.g., dispute deflection and automated resolution) to maintain acceptable risk and dispute levels, (iv) delete, restrict access to, or modify Customer information or Transaction data, as requested by a Customer or required by Law, in connection with a Stripe Managed Payments Service Transaction. User authorizes SMP and its Affiliates to make the changes described in this Section.

2.2 Provision of Services by Stripe to SMP; Pooled Accounts.

SMP may provide access to the Stripe Payment Services in order to facilitate User's sale of Products to Customers. User appoints SMP, Stripe, and Acquiring Affiliates as User's agents for the limited purpose of directing, receiving, holding and settling funds under this Agreement. All settlement funds that Stripe, SMP, or Acquiring Affiliates, as applicable, receive for Transactions are combined with settlement funds for other users and held in one or more Pooled Accounts at one or more Financial Providers. Once Stripe, SMP, or Acquiring Affiliate (as applicable) receives funds for a Transaction, the relevant Customer has no further obligation to make payments to User with respect to that Transaction, regardless of whether and when Stripe or its Affiliate (as applicable) settles those funds to User. If Stripe or SMP (as applicable) does not settle funds due to User under this Agreement, User will have recourse only against Stripe or SMP (as applicable) and not the relevant Customer. Stripe or SMP (as applicable) will promptly update User's Stripe Account balance to reflect processed Transactions. If, in the capacity as User's agent, Stripe or its Affiliates provide a receipt for a Transaction to the applicable Customer, that receipt is binding on User. Stripe and its Affiliates (as applicable) may invest funds held in a Pooled Account as described in the General Terms. User has no rights to any Pooled Account, or earnings generated by funds held in any Pooled Account, and are not entitled to draw funds from any Pooled Account.

2.3 Provision of Services by Stripe to Customers.

Stripe and its Affiliates may separately provide other Stripe services to Customers.

3. User's Use of the Service.

3.1 Use of the Service and Termination.

Stripe Managed Payments Service only applies to, and may only be used for, Transactions for eligible Products that User elects to sell via the Stripe Managed Payments Service. By using the Stripe Managed Payments Service, User's Stripe Account is treated as a Connected Account to SMP as the Platform. These Stripe Managed Payments Terms incorporate by reference the Connected Account Agreement. SMP reserves the right to suspend or terminate User's use of the Stripe Managed Payments Service at any time. If SMP or its Affiliates determines that User's products do not qualify as eligible Products, SMP and its Affiliates may (i) require User to stop using the Stripe Managed Payments Service for the ineligible products, or (ii) offboard the ineligible products from the Stripe Managed Payments Service.

3.2 Subscriptions.

If User elects to manage its existing Customer subscriptions for Products through Stripe Managed Payments Service, User will, as of the date it starts using the Stripe Managed Payments Service and at all times during the Term:

(a) have the necessary contractual rights to assign or transfer existing Customer subscriptions to be managed through Stripe Managed Payments Service and to appoint SMP to charge and collect subscription amounts owed by Customers;

(b) have appointed SMP as User's agent before SMP charges and collects subscription amounts on User's behalf from User's Customers, and will maintain that agency appointment; and

(c) will give notice to User's Customers that SMP will be responsible for charging and collecting subscription amounts owed by Customers.

If User elects to stop managing Customer subscriptions for Products through Stripe Managed Payments Service to manage them directly, User will, as of the date of User's election:

(x) have the necessary contractual rights and capabilities to manage the subscriptions and to charge and collect subscription amounts owed by Customers; and

(y) will give timely notice to the affected Customers that SMP will no longer charge and collect subscription amounts owed for the sale of User's Product, that there is no further relationship between SMP and User's Customers, and any services provided by Stripe or its Affiliates to Customers related to those subscriptions will no longer be provided.

3.3 Refund Policy.

SMP reserves the right to issue refunds within 60 days of a Customer's purchase of a Product via the Stripe Managed Payments Service regardless of any more restrictive refund policy User has set with its Customers. User's refund policy remains subject to the SMP refund policy, located at

https://support.link.com/questions/sold-through-link-refunds, at all times. In the event of a conflict between the SMP refund policy and User's refund policy, the SMP refund policy will control where User's refund policy is more restrictive than the SMP refund policy. If SMP is required to make a Refund by Law, including Law applicable to Customer's location, User is liable for the full amount of the Refund regardless of any refund policy. User, as Seller, is liable to SMP and its Affiliates for the full amount of any Disputes, refunds, and Reversals resulting from User's sale of Products using the Stripe Managed Payments Service. SMP or its Affiliates will debit the amount of any Disputes, refunds, and Reversals from User's Stripe Account balance or, where permitted by Law, User's User Bank Account.

3.4 Customer Disputes.

(a) *User Cooperation.* User must cooperate with SMP to quickly resolve Customer complaints and Disputes. User must, within 48 hours of a request by SMP, provide to SMP any additional information about the sale of a Product. If User does not provide the required information or a timely response, SMP may refund the payment to the Customer without User's input.

(b) *Dispute Rate Management.* SMP may, at its discretion, enable and configure dispute prevention, deflection, and resolution features on User's behalf to manage User's dispute rate and maintain the integrity of the Stripe Managed Payments Service. User is responsible for any fees associated with dispute management tools, including when enabled on User's behalf, as described in the relevant Documentation or on the Stripe Pricing Page.

User authorizes Stripe and its Affiliates to provide User Information to Stripe's Financial Providers in connection with User's use of the Stripe Managed Payments Service.

3.6 Payment Methods.

The Stripe Payments Terms apply when User uses the Stripe Managed Payments Service. Section 3 ("Payment Methods and Transactions; Payment Method Rules and Payment Method Terms") of the Stripe Payments Terms are modified to apply to User as the Seller when using Stripe Managed Payments Service and any reference to Stripe Payments Services is replaced with the Stripe Managed Payments Service. For clarity, when using the Stripe Managed Payments Service, (a) references to submitting Transactions refers to SMP submitting Transactions on User's behalf, and (b) Section 3.5 of the Stripe Payments Terms ("American Express Conversion – Only Applicable to the American Express Card Network") does not apply. User, as Seller, is responsible for compliance with the specific requirements for acceptance and use of Payment Methods that are offered to Customers through User's use of the Stripe Managed Payments Service, unless already complied with on User's behalf by the Stripe Managed Payments Service (e.g., providing a receipt that accurately describes each Transaction).

3.7 Liability for Payment Methods.

(a) Stripe will pass through to User and User is responsible for (a) any costs, fees, fines, and charges imposed by a Payment Method Acquirer, Payment Method Provider, or Card Network related to User's sale of Products via the Stripe Managed Payments Service, and (b) the liability allocated to SMP (acting on User's behalf as the Seller) from a decision made by a Payment Method Acquirer, Payment Method Provider, or Card Network related to User's sale of Products via the Stripe Managed Payments Service. Any decision made by a Payment Method Acquirer, Payment Method Provider, or Card Network is final and binding on User.

(b) User may have access to Payment Method information used by a Customer for Transactions using Stripe Managed Payments. User must not charge a Customer's stored Payment Method if the original authorization was obtained by SMP, unless User obtains its own authorization from Customer in accordance with Law.

3.8 Transaction Integrity.

SMP may decline, cancel, or refund any Transaction made using Stripe Managed Payments Service at any time if SMP reasonably believes or suspects a Transaction (a) may be fraudulent or unlawful, (b) poses a security risk to Stripe or its Affiliates, (c) may be abnormal (e.g., excessive order size), (d) may be made in error, (e) may be made in bad faith, (g) is likely to result in a Dispute, or (h) is a violation of this Agreement, the Documentation, or other Stripe terms or policies.

4. Responsibility for Indirect Taxes on the Sales of Products.

4.1 Indirect Taxes Responsibility.

(a) *SMP Tax Responsibility*. By using the Stripe Managed Payments Service, User agrees SMP will calculate, collect, hold, and remit to the relevant Government Authorities Indirect Taxes on the sale of Seller's Product in the countries identified in the Documentation. For Sellers located in certain jurisdictions, SMP will only calculate, collect, and remit Indirect Taxes on the cross-border sales of Seller's Product (i.e. for sales to Customers outside of Seller's country), and SMP will have no responsibility for Indirect Taxes on the domestic sales of Seller's Product (i.e., for sales to Buyers in Seller's own country). As applicable under local Law, User appoints SMP to act as an electronic interface operator, marketplace operator, commissionaire, or agent on User's behalf to facilitate the supply of User's Product to Customers for Indirect Tax purposes. User acknowledges that, in jurisdictions where SMP, as an electronic interface operator, marketplace operator, commissionaire, or agent, is treated by Law as making the supply in SMP's own name or as an intermediary, SMP will be treated as the supplier or intermediary liable for Indirect Taxes, and will be responsible for charging, collecting, reporting and remitting those Indirect Taxes to the relevant Governmental Authority.

(b) *Seller Tax Responsibility and Customer Invoices*. For Sellers located in jurisdictions where SMP only supports Indirect Taxes for cross-border sales of Seller's Product, Seller is solely responsible for calculating, collecting, holding,

and remitting Indirect Taxes to the relevant Government Authority on domestic sales of Seller's Product. For Sellers with Customers located in jurisdictions not identified in the Documentation, SMP is not responsible for the calculation, collection, or remittance of Indirect Taxes on the sale of Seller's Product, and Seller is solely responsible for the calculation, collection, and remittance of all taxes as required by Law. For those sales of Products using Managed Payments for which SMP is not responsible for the Indirect Taxes, SMP will issue an invoice to Customer on behalf of Seller in Seller's name. Seller, and not SMP or its Affiliates, is responsible for ensuring that invoices issued by SMP in Seller's name meet Seller's legal and tax requirements. Seller should configure the invoice settings in the Stripe Dashboard and ensure the invoices comply with Law, including determining if the invoices need to be supplemented using additional third party services to meet Seller's legal and tax requirements.

(c) *Responsibility for Indirect Tax Refunded to Customers*. User must pay SMP for any Indirect Tax that is refunded to Customers in connection with a Transaction using Stripe Managed Payments Service, if SMP or its Affiliates is required to remit the Indirect Tax amount to Governmental Authorities for that Transaction and is unable to recover the relevant Indirect Tax amounts from the Governmental Authority. User authorizes Stripe and its Affiliates to debit User's Stripe Account balance and recover from User any Indirect Taxes refunded by Stripe and its Affiliates to User's Customers, where SMP is required to remit those Indirect Taxes to, and is unable to recover those Indirect Taxes from, the relevant Governmental Authority. If Stripe or its Affiliates can recover those Indirect Taxes from the relevant Governmental Authority at a later date, Stripe or its Affiliates will refund the recovered amount to User.

(d) *Tax Inclusive*. In any jurisdiction where, User is deemed to make a supply of the Product to SMP and SMP is deemed to make a supply of the Product to User's Customer:

(i) the amounts payable by SMP to the User for the Product are inclusive of any Indirect Taxes that apply to the deemed supply of the Product to SMP; and

(ii) User will not charge or recover any additional amount from SMP for that Indirect Tax.

(e) *Undisclosed Agent*. User acknowledges that SMP will communicate with and invoice the customer in SMP's own name, without disclosing that SMP is acting as User's agent. If User does not want SMP to act as its agent, User must not use Stripe Managed Payments Service for those transactions.

(f) *Free Trials Provided by User.* If User offers Free Trials to User's Customers and the Free Trial is deemed a taxable supply where SMP is treated as the party responsible for the Indirect Tax, User authorizes SMP to:

(i) determine, using SMP's reasonable discretion and based on Law, whether Indirect Tax is due on User's Free Trials;

(ii) charge, collect, withhold, and remit Indirect Tax in accordance with Law; and

(iii) charge or recover from the User the amount of any Indirect Tax attributable to User's Free Trials.

User will promptly reimburse SMP, upon request, for any Indirect Tax, interest, penalties, or associated costs that SMP has paid, is assessed, or becomes liable for in relation to User's Free Trials. SMP may, without limitation, set off such amounts against any sums otherwise payable or due to the User under this Agreement or debit User's Stripe Account balance. Upon request, User must provide SMP with accurate and complete information regarding the nature, value, and terms of any Free Trials.

4.2 Product Eligibility and Tax Rates.

User must provide accurate information to SMP about its products to determine eligibility for the use of the Stripe Managed Payments Service. For each Product that User elects to sell via the Stripe Managed Payments Service the Stripe Managed Payments Service will determine the appropriate product taxability and tax rate. Stripe and its Affiliates reserve the right to review and change the tax rate assigned to a Product at its discretion for a Transaction using the Stripe Managed Payments Service that SMP supports for Indirect Tax purposes in accordance with the Documentation. User acknowledges and agrees that any change Stripe makes to a tax rate does not constitute tax advice. SMP is not responsible for the calculation, collection, or remittance of Indirect Taxes on the sale of any product that does not meet the eligibility requirements as described in the Documentation, and Seller is solely responsible for the calculation, collection, and remittance of all Taxes as required by Law.

4.3 Tax Authorities and Audits.

If User receives any correspondence from a Governmental Authority in connection with SMP's Indirect Tax responsibilities as stated in Section 4.1 (Indirect Taxes Responsibility), User must (i) contact Stripe Support by the earlier of (a) five calendar days after receipt of that correspondence or (b) five business days before the response deadline, and (ii) reasonably assist Stripe in its engagement with that Governmental Authority on the matter. Stripe may require User to request an extension from a Governmental Authority if the response deadline is less than five business days from Stripe's receipt of that correspondence. In any case, User will respond to the Government Authority only after engaging in discussion with Stripe. Any delay or failure to notify will not relieve Stripe of its obligations under this Section 4.3, except to the extent Stripe has been prejudiced by the delay or failure.

4.4 Responsibility for other Taxes.

User is responsible for payment of other Tax liabilities that arise from User's sale of a Product via the Stripe Managed Payments Service. If Stripe becomes liable for any other Tax liabilities as a result of User's use of Stripe Managed Payments Service or these Stripe Managed Payments Terms, User authorizes Stripe to recoup the cost of other Tax liabilities by deducting funds from amounts Stripe owes to User.

For any Tax Information Reports, User acknowledges and agrees that User is in the best position to determine the nature of the payments made in connection with User's use of the Stripe Managed Payments Service. With respect to US tax

law, in connection with User's use of the Stripe Managed Payments Service, Stripe and its Affiliates are not the withholding agent for Form 1042-S purposes.

4.5. Responsibility for Invoicing.

This Section 4.5 applies for Tax purposes only. User agrees to a self-billing arrangement for User's deemed provision of the Product to SMP in the jurisdictions where such an arrangement is permitted by Law as outlined in the Documentation. Where permitted, User agrees to accept all self-billed invoices issued by SMP on User's behalf and User must not issue its own invoices to SMP or its Affiliates for the deemed sales of Product to SMP. User remains responsible for determining whether self-billing is permitted in User's jurisdiction. If self-billing is not permitted in User's jurisdiction, User must inform SMP immediately by contacting **Stripe support** and may, if required by Law, issue compliant Tax invoices for all deemed sales of Product to SMP or its Affiliates.

User must review the self-billed invoices in User's Stripe Dashboard and must notify SMP of any errors by contacting **Stripe support**.

User must provide SMP its Indirect Tax registration number (e.g., VAT/GST number). User must immediately inform SMP in writing if (a) User's Indirect Tax registration number changes, (b) User ceases to be registered for Indirect Tax purposes in any jurisdiction, or (c) User's Indirect Tax status is otherwise altered. Failure to do so may result in the invalidation of the self-billed invoices.

User is responsible for providing all necessary and accurate information for SMP to generate the self-billed invoices. User may opt out of this self-billing arrangement by notifying Stripe in writing. If User opts out, then User is responsible for providing SMP invoices for all deemed sales of Product made by User to SMP.

5. Taxes on Fees.

(a) *Taxes*. This Section 5 (Taxes on Fees) replaces section 7.3 (Taxes) of the General Terms. The Fees exclude all Taxes, except as the Stripe Pricing Page or other documents expressly state to the contrary. If SMP or its Affiliates are required by Law to collect or withhold any Taxes, SMP or its Affiliates will collect or withhold such Taxes as additional amounts to the Fees and either deduct those Taxes from amounts otherwise owed to User or charge User for the additional Taxes if there are insufficient amounts owed to User from which to deduct the Taxes, and pay those Taxes to the appropriate taxing authority. If User is exempt from paying, or are otherwise eligible to pay a reduced rate on, those Taxes, User will provide to SMP a copy of the original certificate that satisfies applicable legal requirements attesting to User's tax-exempt status or reduced rate eligibility, in which case SMP or its Affiliates will not deduct the Taxes that certificate covers. Failure to provide SMP a valid VAT or GST identification number may result in the assessment and applicability of Taxes, which will be deducted from User's Stripe Account balance or Stripe may invoice User for those amounts.

(b) User Information. User must provide accurate information regarding User's tax affairs as SMP or its Affiliates reasonably request, and must promptly notify SMP if any information that Stripe prepopulates is inaccurate or incomplete. SMP or its Affiliates may send documents to User and any relevant Government Authority for transactions processed using the Services. Specifically, Law may require SMP or its Affiliates to file periodic informational returns with a Government Authority related to User's use of the Services. SMP or its Affiliates may send tax-related information to User electronically. User's failure to provide accurate, complete, or up-to-date information or documentation when required by these Stripe Managed Payments Terms or the Documentation is a material breach of these Stripe Managed Payments Terms.

6. Data Privacy.

6.1 Generally.

For purposes of the Privacy and Data Use section of the General Terms, references to Stripe also include SMP. By using the Stripe Managed Payments Service, User authorizes Stripe and its Affiliates to process Personal Data in accordance with applicable DP Law and the Data Processing Agreement. User also authorizes Stripe and its Affiliates to use Personal Data, as determined by Stripe, in connection with providing Stripe Managed Payments Service and for activities ancillary to the Stripe Managed Payment Service, including customer support, order management, facilitating order fulfillment, managing tax

remittance, and ensuring compliance with applicable Law, in accordance with applicable DP Law and the Data Processing Agreement.

6.2 Customer Data Deletion.

In compliance with applicable DP Law, SMP will honor valid deletion requests from Customers who made a purchase through Stripe Managed Payments Service. Upon receiving a valid deletion request, SMP will manage the deletion of the Customer's Personal Data within Stripe systems for SMP, including any Customer Personal Data User shared with Stripe and stored on Stripe systems. SMP will notify User of the deletion request and actions taken. SMP will endeavor to provide User the opportunity to review the request with SMP if SMP believes there are specific concerns or legal obligations. SMP is not responsible for managing any deletion requests that User receives directly from Customers or for the deletion of Personal Data that User collects from Customers. User is responsible for managing those deletion requests. User agrees to cooperate and ensure that any additional data User controls is handled in compliance with DP Law.

7. User Obligations.

Before using the Stripe Managed Payments Service, and at all times during the Term, User will:

(a) Ensure the goods or services for which User uses the Stripe Managed Payments Service are Products, and are not restricted for sale under any applicable Law (e.g., export control laws), do not violate or infringe any third-party rights (e.g., IP Rights), and do not cause SMP to violate any applicable Law;

(b) Make such amendments to User's agreements with its Customers as are necessary to comply with these Stripe Managed Payments Terms;

(c) Ensure User's agreements with Customers include all necessary disclosures and links to Stripe's or its Affiliate's Customer terms required by SMP and its Affiliates;

(d) Ensure User's Products are free of defects while User has control over the Product;

(e) To the extent User's Product is an "ICT service" within the meaning of DORA, and if User sells into the EU, comply with organizational resilience requirements;

(f) Not use the Stripe Managed Payment Services to sell non-fungible tokens, cryptocurrency, virtual currency, and similar digital assets; and

(g) Not use the Stripe Managed Payments Service to sell Products listed on the Prohibited or Restricted Business List, conduct a Prohibited or Restricted Business, transact with any Prohibited or Restricted Business, or enable any individual or entity (including User) to benefit from any Prohibited or Restricted Business, unless Stripe has pre-approved the respective Prohibited or Restricted Business in writing.

8. Disclaimers.

User acknowledges that Stripe and its Affiliates, including SMP, do not provide legal, tax, or accounting advice as part of the Stripe Managed Payments Service. User remains fully responsible for, and the Stripe Parties are not liable for, any losses, damages, costs, fines, fees, or penalties related to:

(a) User's Products, defects with User's Products, User's sale of Products to Customers, or a Customer's use, misuse, or inability to use User's Products; and

(b) any additional legal, regulatory, or Tax liabilities arising from User's use of the Stripe Managed Payments Service.

9. Indemnification.

User will defend the Stripe Parties against, and indemnify the Stripe Parties for Stripe Losses arising out of, any Claims relating to (a) User's Products (including any Claims that User's Products infringe on or misappropriate the rights, including IP Rights, of the third party making the Claim), (b) User's sale of Products to Customers, or (c) Customers' use, misuse, or inability to use User's Products. For clarity, Customers are third parties for purposes of Claims under this section or under the General Terms.

10. Definitions.

“**Acquiring Affiliates**” means Stripe’s Affiliates or Payment Method Acquirers as identified in the Documentation which SMP may provide access to via the Stripe Payments Services to acquire Transactions in connection with the Stripe Managed Payments Service.

“**Free Trial**” means the provision of free digital goods and/or services, trial periods, samples, or promotional services.

“**Indirect Tax”** or **“Indirect Taxes**" means any applicable transaction taxes and duties imposed by any Governmental Authority, including sales and use tax, value-added tax (VAT), and goods and services tax (GST), or equivalent transaction taxes.

“**Product**” means the eligible software as a service, digital good, or digital product as described in the Documentation that User, as Seller, makes available for sale to Customers via the Stripe Managed Payments Service.

“**Seller**” means the User using the Stripe Managed Payments Service to sell Product to Customers.

11. Regional Terms.

The following Regional Terms apply for the countries or regions below. If there is a conflict between the Stripe Managed Payments Terms and the Regional Terms, the Regional Terms prevail.

Australia.

The following Regional Terms apply for Users in Australia.

11.1 Use of the Service and Termination.

Stripe Managed Payments Service will only apply to Transactions for eligible Products User elects to sell via the Stripe Managed Payments Service. By using the Stripe Managed Payments Service, User's Stripe Account is treated as a Connected Account to SMP as the Platform. These Stripe Managed Payments Terms incorporate by reference the Connected Account Agreement. SMP reserves the right to suspend or terminate User's use of the Stripe Managed Payments Service (i) with immediate effect upon notifying User if any event listed in Section 10.1(b) (Suspension and Termination by Stripe) of the General Terms occurs; or (ii) at any time upon 30 days' notice to User.

11.2 Refund Policy.

In addition to the provisions on Refunds in Section 3.3 (Refund Policy), if Seller requests a refund be made for a Transaction, that request constitutes an instruction to Stripe Payment Australia Pty Ltd to initiate the process to refund the Transaction.

In addition to the provisions on liability for Payment Methods in Section 3.7 (Liability for Payment Methods), the following clause is added to the beginning of Section 3.7: “Except to the extent the costs, fees, fines, charges or liability arises out of Stripe’s negligence, fraud or willful misconduct,”

11.4 Disclaimers.

To the extent that User acquires goods or services from Stripe as a consumer within the meaning of the Australian Consumer Law as set out in the Competition and Consumer Act 2010 (Cth), User have certain rights and remedies (including consumer guarantee rights) that cannot be excluded, restricted or modified by agreement. Nothing in this Agreement operates to exclude, restrict or modify the application of any implied condition, warranty or guarantee, or the exercise of any right or remedy, or the imposition of any liability under law where to do so would: (a) contravene that law; or (b) cause any term of this agreement to be void. User acknowledges that Stripe and its Affiliates, including SMP, do not provide legal, tax, or accounting advice as part of the Stripe Managed Payments Service. Except to the extent the loss arises out of Stripe’s breach of this Agreement, negligence, fraud or willful misconduct, User remains fully responsible for, and the Stripe Parties are not liable for, any losses, damages, costs, fines, fees, or penalties related to:

(a) User’s Products, defects with User’s Products, User’s sale of Products to Customers, or a Customer’s use, misuse, or inability to use User’s Products; and

(b) any additional legal, regulatory, or Tax liabilities arising from User's use of the Stripe Managed Payments Service.

11.5 Indemnification.

Except to the extent the Claims arise out of Stripe's breach of this Agreement, negligence, fraud or willful misconduct, User will indemnify the Stripe Parties for Stripe Losses arising out of any Claims made relating to (a) User's Products (including any Claims that User's Products infringe on or misappropriate the rights, including IP Rights, of the third party making the Claim), (b) User's sale of Products to Customers, (c) Customers' use, misuse, or inability to use User's Products, (d) User's fraud, gross negligence, or willful misconduct related to use of the Stripe Managed Payments Service, or (e) User's breach of these Stripe Managed Payments Terms. For clarity, Customers are third parties for purposes of Claims under this Section 11.5.

11.6 Tax.

To the extent that User is established in Australia, User agrees, by way of entering into these Stripe Managed Payments Terms, that SMP, as an electronic distribution platform under Australian GST Law, will be responsible for collecting and remitting GST, under s84-60 of the Australian GST Act, on User's sales of digital services to User's customers in Australia.

User must not charge or account for GST separately on the Products provided via SMP to User's Australia-based Customers. User remains responsible for GST

on any supplies made outside of the SMP platform, and for the User's own compliance obligations under the Australian GST Act generally.

Canada.

11.1 Retail Payment Activities.

All retail payment activities, as defined under the Retail Payment Activities Act (Canada) ("RPAA") are provided solely by Stripe Payments Canada, Ltd., which is registered as a payment service provider under the RPAA.

Malaysia.

The following Regional Terms apply for Users in Malaysia.

11.1 Disclaimers.

Except when expressly stated as a "warranty" in these Stripe Managed Payments Terms, to the maximum extent permitted by Law, Stripe and its Affiliates do not make any, and disclaims all, express and implied warranties and statutory guarantees with respect to (a) the Stripe Managed Payments Service, and (b) Stripe's and its Affiliates' performance under these Stripe Managed Payment Services Terms. User acknowledges that Stripe and its Affiliates, including SMP, do not provide legal, tax, or accounting advice as part of the Stripe Managed Payments Service. User remains fully responsible for, and the Stripe Parties are not liable for (except due to gross negligence or breach of contract by the Stripe Parties), any losses, damages, costs, fines, fees, or penalties related to:

(a) User's Products, defects with User's Products, User's sale of Products to Customers, or a Customer's use, misuse, or inability to use User's Products; and

(b) any additional legal, regulatory, or Tax liabilities arising from User's use of the Stripe Managed Payments Service.

New Zealand.
The following Regional Terms apply for Users in New Zealand.

11.1 Use of the Service and Termination.

(a) Stripe Managed Payments Service will only apply to Transactions for eligible Products User elects to sell via the Stripe Managed Payments Service. By using the Stripe Managed Payments Service, User's Stripe Account is treated as a Connected Account to SMP as the Platform. These Stripe Managed Payments Terms incorporate by reference the Connected Account Agreement. SMP reserves the right to suspend or terminate User's use of the Stripe Managed Payments Service (i) with immediate effect upon notifying User if any event listed in Sections 10.1(b) (Suspension and Termination by Stripe) of the General Terms occurs; or (ii) at any time upon 30 days' notice to User. If SMP or its Affiliates determines that User's products do not qualify as eligible Products, SMP and its Affiliates may (i) require User to stop using the Stripe Managed Payments Service for the ineligible products, or (ii) offboard the ineligible products from the Stripe Managed Payments Service.

11.2 Liability for Payment Methods.

In addition to the provisions on liability for Payment Methods in Section 3.7 (Liability for Payment Methods), the following clause is added to the beginning of Section 3.7: “Except to the extent the costs, fees, fines, charges or liability arises out of Stripe’s negligence, fraud or willful misconduct,”

11.3 Disclaimers.

To the extent that User acquires goods or services from Stripe as a consumer, User have certain rights and remedies (including consumer guarantee rights) that cannot be excluded, restricted or modified by agreement. Nothing in this Agreement operates to exclude, restrict or modify the application of any implied condition, warranty or guarantee, or the exercise of any right or remedy, or the imposition of any liability under law where to do so would: (a) contravene that law; or (b) cause any term of this agreement to be void. User acknowledges that Stripe and its Affiliates, including SMP, do not provide legal, tax, or accounting advice as part of the Stripe Managed Payments Service. Except to the extent the loss arises out of Stripe’s breach of this Agreement, negligence, fraud or willful misconduct, User remains fully responsible for, and the Stripe Parties are not liable for, any losses, damages, costs, fines, fees, or penalties related to:

(a) User's Products, defects with User's Products, User's sale of Products to Customers, or a Customer's use, misuse, or inability to use User's Products; and

(b) any additional legal, regulatory, or Tax liabilities arising from User's use of the Stripe Managed Payments Service.

11.4 Indemnification.

Except to the extent the Claims arise out of Stripe's breach of this Agreement, negligence, fraud or willful misconduct, User will indemnify the Stripe Parties for Stripe Losses arising out of any Claims made relating to (a) User's Products (including any Claims that User's Products infringe on or misappropriate the rights, including IP Rights, of the third party making the Claim), (b) User's sale of Products to Customers, (c) Customers' use, misuse, or inability to use User's Products, (d) User's fraud, gross negligence, or willful misconduct related to use of the Stripe Managed Payments Service, or (e) User's breach of these Stripe Managed Payments Terms. For clarity, Customers are third parties for purposes of Claims under this Section 11.4.

11.5 Refund Policy.

In addition to the provisions on Refunds in Section 3.3 (Refund Policy), if Seller requests a refund be made for a Transaction, that request constitutes an instruction to Stripe New Zealand Limited to initiate the process to refund the Transaction.

United States.

The following Regional Terms apply to Users in the United States.

12.1 Amendment to Stripe Managed Payments Terms.

Section 2.2 of the Stripe Managed Payment Terms is deleted and replaced with the following:

2.2 Provision of Services by Stripe to SMP; Pooled Accounts. SMP may provide access to the Stripe Payment Services in order to facilitate User's sale of Products to Customers. User appoints SMP, Stripe, and Acquiring Affiliates, as User's agents for the limited purpose of directing, receiving, holding and settling funds under this Agreement. All settlement funds that Stripe, SMP, or Acquiring Affiliates, as applicable, receive for Transactions are combined with settlement funds for other users and held in one or more Pooled Accounts at one or more Financial Providers. Once Stripe, SMP, or Acquiring Affiliate (as applicable) receives funds for a Transaction, the relevant Customer has no further obligation to make payments to User with respect to that Transaction, regardless of whether and when Stripe or its Affiliate (as applicable) settles those funds to User. If Stripe, SMP or SPC (as applicable) does not settle funds due to User under this Agreement, User will have recourse only against Stripe, SMP or SPC (as applicable) and not the relevant Customer. Stripe or SMP (as applicable) will promptly update User's Stripe Account balance to reflect processed Transactions. If, in the capacity as User's agent, Stripe or its Affiliates provide a receipt for a Transaction to the applicable Customer, that receipt is binding on User. Stripe and its Affiliates (as applicable) may invest funds held in a Pooled Account as described in the General Terms. User has no rights to any Pooled

Account, or earnings generated by funds held in any Pooled Account, and are not entitled to draw funds from any Pooled Account.

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Stripe Next-Day Settlement

Last modified: December 3, 2025

1. Next-Day Settlement Services.

These terms ("**Next-Day Settlement Terms**") supplement the General Terms and the Stripe Financial Services Terms and govern User's use of the Next-Day Settlement Services. Capitalized terms that are not defined in these Next-Day Settlement Terms have the meanings given to them in the General Terms or the Stripe Financial Services Terms.

2. Next-Day Settlement Timing.

Stripe will make Next-Day Settlement Transaction funds available to User in an eligible Stripe Account, net of Refunds, Disputes, Reversals and other amounts owed to Stripe within one business day from the date of the successful capture

of the Next-Day Settlement Transaction, unless a Next-Day Settlement Delay occurs, or Stripe exercises a right under the the Agreement to withhold or delay the transfer.

3. Next-Day Settlement Conditions.

The Next-Day Settlement Services are only available for: (a) Next-Day Settlement Payment Methods; (b) currencies designated by Stripe in the Documentation; and (c) eligible Stripe Accounts that Stripe has enabled for use of the Next-Day Settlement Services.

4. Termination of the Next-Day Settlement Services.

User may terminate its use of the Next-Day Settlement Services in respect of an eligible Stripe Account at any time in the Stripe Dashboard. Termination will become effective on the next business day. Following termination of the Next-Day Settlement Services, settlement of Transaction funds to the Stripe Account will be made in accordance with the default Payout Speed for the applicable Payment Method.

5. Definitions

"**Next-Day Settlement**" means the settlement of Next-Day Settlement Transaction funds to an eligible Stripe Account within one business day.

"**Next-Day Settlement Delay"** means a delay to a Next-Day Settlement caused by: (a) the unavailability of a Financial Provider, Governmental Authority, telecommunications provider, or internet service provider; (b) incorrect information, such as a bank account number, provided to Stripe; (c) User's equipment, software, or other technology; (d) a Force Majeure Event; (e) fraud or sanction screening as required or requested by Stripe, its Financial Providers, or recipient banks; (f) a delay or failure of a Financial Provider to settle a Transaction to Stripe, including as a result of a Financial Provider's default, insolvency, or bankruptcy; or (g) the recipient bank not being directly integrated with the clearing system used by Stripe or the type of recipient bank account not being supported by Stripe (*e.g.*, a savings account, money market or investment account, multi-currency account, or foreign or correspondent account).

"**Next-Day Settlement Payment Method**" means a Payment Method that Stripe has enabled for User's use of the Next-Day Settlement Services.

"**Next-Day Settlement Services**" means the Services that enable User to make a Next-Day Settlement.

"**Next-Day Settlement Transaction**" means a Next-Day Settlement Payment Method transaction request initiated via the Stripe Technology through which Stripe is directed to capture funds for or from a payer's associated account with respect to a payment from a Customer to User, and includes the authorization,

settlement, and if applicable, Disputes, Refunds, and Reversals with respect to that Next-Day Settlement Payment Method transaction request.

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Stripe Orchestrated Services

Last modified: November 18, 2025

1. Stripe Orchestrated Services Terms.

These terms ("Stripe Orchestrated Services Terms") supplement the General Terms which are incorporated into these terms by this reference, and govern the use of the Stripe Orchestrated Services. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms.

2. User's Obligations; Services Restrictions.

2.1. User Obligations.

(a) *Ensuring Third-Party PSP Compliance.* User must:

(i) provide Stripe with evidence of each Third-Party PSP's compliance with PCI-DSS upon Stripe's request, on an annual basis;

(ii) list each Third-Party PSP as User's third-party service provider in User's PCI attestation of compliance;

(iii) immediately notify Stripe if User becomes aware that a Third-Party PSP is not complying with PCI-DSS or is otherwise failing to safeguard the Orchestrated Data;

(iv) upon request, provide Stripe with information about a Third-Party PSP that Stripe determines is necessary to enable Stripe to comply with Law or otherwise fulfill its obligations to User, User's Customers, Stripe's users, and Stripe's Financial Providers;

(v) upon request, validate each Third-Party PSP's compliance with AML and Sanctions Law on an annual basis;

(vi) upon request and to the extent permitted by Law, User must provide Stripe with information about transactions with Third-Party PSPs using the Orchestrated Services that Stripe determines is necessary to enable Stripe to comply with any investigations, administrative inquiries, legal requirements, audits, and demands or inquiries from consumers, merchants, or Third-Party PSPs;

(vii) immediately disable any User-hosted Third-Party PSP integration if Stripe, in its sole discretion, notifies User that the Third-Party PSP is a Restricted Third-

Party PSP;

(viii) not use the Stripe Orchestrated Services with any Third Party PSP that does not comply with Law (including AML and Sanctions Law) and data security standards imposed by Law or Financial Providers (including PCI-DSS), or are otherwise listed as prohibited in the Documentation.

(b) *Custom Payment Methods*. User must:

(i) ensure that User's Customers are presented with the Custom Payment Method they select; and

(ii) immediately remove any Custom Payment Method that Stripe notifies User is prohibited.

(c) *Data*. User must:

(i) ensure that Orchestrated Input Data is accurate, complete, and current;

(ii) promptly provide Stripe with Orchestrated Input Data after a payment is processed where required in the Documentation;

(iii) not use the Orchestrated Output Data to develop, test, validate, train, enhance, or deploy any machine learning models or algorithms that are a substitute for, or substantially similar to, the Services;

(iv) not modify, create derivative works from, disassemble, decompile, or otherwise reverse engineer or attempt to derive any source code or underlying structure, ideas, or algorithms from the Orchestrated Output Data; and

(v) not use the Orchestrated Output Data for marketing purposes.

(d) *General Obligations*.

(i) User (or if applicable, User's Affiliate) must maintain a Third-Party-PSP Agreement with each Third Party PSP.

(ii) User must obtain and maintain all necessary rights, consents, approvals, and authorizations, and provide all disclosures to Customers, as required to enable Stripe and its Affiliates to lawfully: (i) provide the Stripe Orchestrated Services; (ii) store and use User's Security Credentials and any related data, and any Orchestrated Input Data as described in the Agreement and in the Documentation; (iii) collect, use, retain and disclose the Orchestrated Data Stripe sends or receives in connection with the Stripe Orchestrated Services, as the Agreement, Stripe's Privacy Policy and the Documentation describe.

(iii) User must only use the Orchestrated Services in accordance with all applicable: (i) agreements with and obligations owed to relevant third parties (including Third Party PSPs); (ii) guidelines, bylaws, rules and regulations maintained by the Payment Method providers (including Card Network Rules); and (iii) data security standards imposed by Law, Financial Providers, and Payment Method Rules (including PCI-DSS and EMVCo 3DS specifications, as applicable).

(iv) If User is using the Stripe Orchestrated Services in connection with Orchestrated Transactions where the merchant is a User Affiliate or a Sub-user of a User Affiliate, then User must: (i) upon request, promptly notify Stripe of the identity of that merchant; (ii) ensure that merchant is subject to and will comply with the terms of the Agreement as if references to "User" were references to that merchant; and (iii) have sufficient controls in place to ensure that none of those Orchestrated Transactions (A) involve goods or services prohibited under AML and Sanctions Law, and (B) are for the benefit of Sanctioned Persons.

2.3. Services Restrictions.

User must not:

(a) integrate with Restricted Third-Party PSPs or Restricted Custom Payment Methods;

(b) represent that Stripe acts as the payment processor in connection with any transactions for which Stripe provides Stripe Orchestration Services rather than Stripe Payment Services; or

(c) misrepresent to anyone that Stripe is the payment processor of the Orchestrated Transactions.

3. Stripe's Rights.

Stripe may, at any time, add or remove Restricted Custom Payment Methods or Restricted Third-Party PSPs.

4. Data Use.

4.1 Stripe's Processing.

Stripe will process Orchestrated Data in accordance with the Agreement. As between the parties, Stripe owns all IP Rights in and to the Orchestrated Output Data.

4.2 Transfer and Custody of Orchestrated Output Data.

User authorizes Stripe to transfer Orchestrated Output Data to User or to the Third-Party PSP User designates via the Stripe Orchestrated Services. Upon Stripe's request, User will assist Stripe in complying with its obligations under Law, which assistance may include responding to requests by data subjects or a Governmental Authority.

5. Marks requirements.

If User uses any trademark, name, logo, icon, design element, or anything else used to identify a payment method (a "**Payment Method Mark**") in connection

with the Stripe Orchestrated Services, User must (and must ensure that third parties):

(a) obtain and maintain all necessary rights to use the Payment Method Mark (including in connection with the Stripe Orchestrated Services);

(b) not use the Payment Method Mark in violation of any Law, or any terms or obligations imposed by the payment method provider (including any Marks Usage terms);

(c) not alter or modify the Payment Method Mark (unless User has written permission to do so); and

(d) not use the Payment Method Mark of a payment method provider to identify a different payment method provider.

6. Disclaimers.

Stripe disclaims all responsibility and liability for:

(a) User's integration to any third party including any Third-Party PSP;

(b) the terms and maintenance of agreements with any third party including Third-Party-PSP Agreements;

(c) completion or processing of any transactions by any Third-Party PSP including, for example, authentication requirements or methods, order confirmation, reconciliation of orders, any charges, refunds, disputes, settlements, or funds flows;

(d) the accuracy of information User, any Third-Party PSP, any Governmental Authority, or other third party provides to Stripe that Stripe relies on to provide the Orchestrated Services. User agrees that inaccurate information may cause the Orchestrated Services to generate inaccurate Orchestrated Data, and Stripe is not responsible for any inaccuracies, errors, or omissions in the Orchestrated Data;

(e) the operation and support of Custom Payment Methods;

(f) disputes, refunds, reversals, and any other losses on Orchestrated Transactions, including losses due to fraud;

(g) any movement of funds related to Orchestrated Transactions;

(h) determining whether Customer authentication is required for any Orchestrated Transaction under Law or Card Network requirements, and if so, which authentication method to apply;

(i) any other aspect of Third-Party PSPs' provision of, or failure to provide, its services; which in all cases are governed by the Third-Party-PSP Agreements;

(j) Third-Party PSPs' use or disclosure of any Orchestrated Data, which are governed by the Third-Party PSP Agreements and the Third-Party PSPs' privacy policies (if any);

(k) any copy of the Orchestrated Data that User or the Third-Party PSP makes, including how it is stored, used, or disclosed; and

(l) any other acts and omissions by Third-Party PSPs, including Third-Party PSPs that cease to allow User to access their services using the Orchestrated Services.

7. Indemnification.

User will (a) defend the Stripe Parties from any Claims arising from a failure by a Custom Payment Method provide or Third-Party PSP to: (i) comply with Law, Payment Method provider rules (including Card Network Rules), data security standards, or any of its agreements with or obligations to User, Sub-users, Customers, or any other party, or (ii) protect Orchestrated Data provided to the Custom Payment Method provider or Third-Party PSP, as applicable; and (b) indemnify the Stripe Parties for all Stripe Losses arising out of or relating to those Claims, in each case in accordance with the indemnification provisions in the General Terms.

8. Definitions.

"**AML and Sanctions Law**" means all applicable anti-money laundering and sanctions laws, rules, regulations and other binding requirements of any Governmental Authority with jurisdiction in the United States, or with jurisdiction over the Stripe Orchestrated Services, Stripe or its Affiliates, User or its Affiliates, or a Third Party PSP, as applicable.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Card Network Rules**" means the Payment Method Rules published by a Card Network.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Custom Payment Method**" means a third-party payment method not supported by a User's Stripe integration configured to process transactions outside of Stripe that Stripe permits User to integrate with User's use of the Stripe Orchestrated Services, as described in the Documentation.

"**Orchestrated Data**" means data that User sends to or receives from Stripe using the Stripe Orchestrated Services, which include response data that Stripe receives from Third-Party PSPs on User's behalf, and may include Orchestrated Output Data, Orchestrated Input Data, and Personal Data.

"**Orchestrated Input Data**" means any data provided by User to Stripe to enable Stripe to perform the Orchestrated Services, including (i) any third party data included in a Standalone 3DS request as described in the Documentation or otherwise envisaged by the Stripe Orchestrated Services, including without limitation acquirer BIN, merchant ID, and requestor ID and (ii) the results of previously-provided Orchestrated Input Data, which may include accuracy rate, outcome of the payment, User's decision to process or decline the transaction, updates to the payment status, dispute rate, and dispute code, among other things.

"**Orchestrated Output Data**" means any data User receives through the Stripe Orchestrated Services which has been produced by a proprietary Stripe model.

"**PCI-DSS**" means the Payment Card Industry Data Security Standard.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**Restricted Custom Payment Method**" means a third-party payment method User is prohibited from accepting in connection with User's use of the Stripe Orchestrated Services, as described in the Documentation and as may be updated by Stripe from time to time.

"**Restricted Third-Party PSP**" means a Third-Party PSP with which User may not integrate in relation to User's use of the Stripe Orchestrated Services, as

described in the Documentation and as may be updated by Stripe from time to time.

"**Sanctioned Persons**" means people or entities that are subject to sanctions (e.g., prohibitions or asset freezes) under AML and Sanctions Law, including if they are (a) on an applicable sanctions list, such as the sanctions lists identified by the United States Office of Foreign Asset Control and the European Commission; (b) owned or controlled by a person on an applicable sanctions list; or (c) ordinarily resident in a jurisdiction identified as high risk in the Stripe Restricted Business List (located on the Stripe website).

"**Security Credentials**" means User's (or if applicable, User's Affiliate's) API license keys and other security credentials for Third-Party PSPs.

"**Stripe Losses**" means all amounts awarded to the third party making a Claim, and all penalties, fines, and third-party costs (including legal fees) paid by the Stripe Parties.

"**Stripe Orchestrated Services**" means the Services that enable User to (a) receive Output Data from Stripe for specified purposes (b) send certain Orchestrated Data to Third-Party PSPs; (c) capture and store Orchestrated Data from Third-Party PSPs; (d) send the User Input Data to Stripe; and (e) otherwise conduct certain activities related to User's business and transactions processed through Custom Payment Methods or Third-Party PSPs.

"**Sub-users"** means the users of User's or User's Affiliate's platform services that the applicable user entity has enabled to accept card payments.

“**Third-Party PSP**” means User or User's Affiliate’s third-party payment services provider (such as a provider of payments processing, payments orchestration services, or token management services) to whom User directly or indirectly routes Orchestrated Data.

“**Third-Party-PSP Agreement**” means a service agreement between User (or if applicable, a User’s Affiliate) and a Third-Party PSP governing the routing, processing, settlement, or other ancillary services, for payment card transactions, which are being accessed in connection with the Stripe Orchestrated Services.

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Stripe Organizations

Last modified: November 18, 2025

1. Stripe Organizations Services.

These terms (“**Stripe Organizations Terms**”) supplement the General Terms and govern the use of the Stripe Organizations Services. Each Stripe Account that is an Organization Account is bound by these Stripe Organization Terms.

Capitalized terms that are not defined in these Stripe Organizations Terms have the same meanings given to them in the General Terms.

2. Conditions of Use.

Each Stripe Account can only join one Organization at any time. All Stripe Accounts within an Organization must be Affiliates. If User experiences a Change of Control and User's Organization Account is no longer an Affiliate of the other Stripe users in the Organization, then User must immediately remove its Organization Account from the Organization.

3. Stripe Rights.

Stripe may remove, at its discretion and at any time, an Organization Account from an Organization if Stripe determines that an Organization Account is not an Affiliate of the other Organization Accounts, or is in violation of the Agreement or these Stripe Organization Terms.

4. Administration of Organization.

By joining an Organization, User authorizes (a) Stripe to share User's account data with other Organization Accounts in User's Organization; (b) those individuals with authority to act on behalf of individual Organization Accounts, to

do so through the Organization; and (c) all other legal entities of the Organization Accounts that are part of the same Organization to enable paid features or other paid Services for the Organization, to add or remove other Affiliate Stripe Accounts in the Organization, and to access, share, delete and modify the account data of User's Organization Account based on administration roles that User sets for that Stripe Account.

5. Sharing of Data.

User must have provided all notices and obtained all rights and consents from applicable individuals, including from all Customers, and maintain such rights and consents throughout the Term, necessary to permit Stripe to lawfully disclose Personal Data to other Organization Accounts in User's Organization. User must not enable or allow any third party to access or use (a) User's Organization Account, or (b) any data including Personal Data associated with any Organization Account in User's Organization, in a manner that violates Law, including Law applicable to User or to other Organization Accounts in User's Organization.

6. Liability of Organization Accounts.

While User's Stripe Account is part of an Organization, User is jointly and severally liable with the other legal entities whose Stripe Accounts are part of the same Organization as User's Organization Accounts for all activity related to

use of Stripe Organizations Services, including for any features or other Services used by the Organization.

7. Customer and Payment Method Sharing (Preview).

7.1 Customer and Payment Method Sharing.

This section applies only if User uses the Customer and Payment Method Sharing feature of Stripe Organizations Services.

7.2 Permitted Use.

If User enables Customer and Payment Method Sharing for User's Organization, User's CPM Information can be shared with the other Organization Accounts in User's Organization.

7.3 Conditions of Use.

Before enabling Customer and Payment Method Sharing, User must provide all necessary notices and obtain all necessary rights and consents from applicable individuals, as required by Law, before sharing CPM Information with other Organization Accounts in User's Organization.

User agrees that:

(a) if User enables sharing of User's CPM Information with User's Organization, then all of User's CPM Information is shared with other Organization Accounts that have also enabled sharing CPM Information. CPM Information cannot be segregated and shared in part; and

(b) once enabled, Customer and Payment Method Sharing can only be disabled by Stripe.

If Customer and Payment Method Sharing is disabled, User may lose access to all CPM Information.

7.4 Stripe's Rights.

Customer and Payment Method Sharing is only available for Organizations approved by Stripe. Stripe reserves the right to disable Customer and Payment Method Sharing for any Organization or for any Organization Account in an Organization. Stripe disclaims all liability for disabling Customer and Payment Method Sharing after User has enabled or used the feature. Stripe reserves the right to apply or change fees for the Customer and Payment Method Sharing feature, subject to any notice period required by Law before applying or changing fees, as well as any applicable Taxes. Stripe reserves the right to discontinue offering the Customer and Payment Method Sharing feature at any time.

8. Definitions.

“**Customer and Payment Method Information**” (or “**CPM Information**”) means Customer account information including Customer name, Customer contact information, Customer billing information, Customer tax ID, Customer loyalty program information, and Customer’s payment methods saved to the Customer profile.

“**Customer and Payment Method Sharing**” means the feature that enables User to share Customer Payment Method Information of User’s Organization Accounts with other Organization Accounts in User’s Organization.

“**Organization**” means a group of two or more of User’s or User’s Affiliates’ Stripe Accounts that User joins together via the Stripe Organization Services.

“**Organization Account**” means a Stripe Account that is included in an Organization.

“**Stripe Organizations Services**” means the Service that is designed to enable User to join one or more Affiliate Stripe Accounts together in an Organization.

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Stripe Professional Services

Last modified: November 18, 2025

1. Stripe Professional Services.

These terms ("**Stripe Professional Services Terms**") supplement the General Terms, govern the use of the Stripe Professional Services, and apply to User's purchase of Stripe Professional Services under a Professional Services Order Form. Capitalized terms that are not defined in these Stripe Professional Services Terms have the same meanings given to them in the General Terms.

2. Provision of Stripe Professional Services.

2.1 Service Description.

The specific Stripe Professional Services that Stripe will provide to User is described on the Professional Services Order Form, Professional Services Data Sheet and Stripe Website.

2.2 Project Start Date.

Within 10 days after the Professional Services Order Form is executed, the parties will seek to agree on a date when Stripe will start providing the Stripe Professional Services to User ("**Project Start Date**"). If the parties do not agree on a Project Start Date within that time period, User may select a Project Start Date by providing Stripe with at least 30 days' notice of User's proposed Project Start Date. Notwithstanding the Project Start Date, Stripe's obligation to provide

the Stripe Professional Services to User ends one year after the Professional Services Order Form is executed.

2.3 Delivery of Services.

Unless the parties otherwise agree (including in the Professional Services Order Form or Professional Services Data Sheet), Stripe will provide Stripe Professional Services (a) on a remote or virtual basis, and (b) during business hours on business days.

2.4 Acceptance of Services.

Stripe will provide User with a completion notice for the completed Stripe Professional Services, and unless User objects to the completion notice by notifying Stripe within 10 days of the completion notice, the Stripe Professional Services will be deemed accepted by User when Stripe provides the completion notice. If User raises an objection, the parties will cooperate in good faith to resolve it.

3. Fees and Expenses.

3.1 Professional Services Fees and Expenses.

The fees for Stripe Professional Services are described on the Professional Services Order Form, Professional Services Data Sheet and Stripe Website.

3.2 Liability for Fees and Expenses.

User must pay the Professional Services Fees, and all approved Professional Services Expenses. Stripe will seek User's approval for Professional Services Expenses before Stripe or its subcontractors incur them, including prior to making any required travel. If User does not promptly approve Professional Services Expenses, Stripe's ability to provide the Stripe Professional Services may be adversely impacted and User is responsible for any consequences, including delays or termination of the Stripe Professional Services.

3.3 Collection of Fees and Expenses.

Stripe will collect Professional Services Fees and Professional Services Expenses as described in the General Terms. The Professional Services Fees and Professional Services Expenses are payable by User in full and are non-refundable, regardless of whether: (a) User requests that Stripe stop providing the Stripe Professional Services before they are delivered in full; (b) Stripe is unable to provide the Stripe Professional Services due to User's failure to fulfill User's obligations under this Agreement; or (c) the Professional Services Order Form is terminated before the Stripe Professional Services are fully delivered for a reason other than Stripe's uncured material breach.

4. Sample Codes.

Stripe may, as part of Stripe Professional Services, provide sample codes, snippets, and programming examples illustrating various features of the Stripe Technology (collectively, "Sample Codes"). Stripe provides Sample Codes "AS IS" and "AS AVAILABLE". To the maximum extent permitted by Law, Stripe does not make any, and expressly disclaims all, express and implied warranties and statutory guarantees with respect to Sample Codes. Stripe and its Affiliates are not liable for any losses, damages, or costs that User or others may suffer arising out of or relating to Sample Codes. Sample Codes are Documentation for purposes of this Agreement.

5. User Commitments and Obligations.

User must:

(a) appoint a person to act as User's main point of contact with respect to the Stripe Professional Services who will have the authority to act on User's behalf and coordinate User's employees, contractors and agents to meet User's obligations under these Stripe Professional Services Terms;

(b) appoint a senior leader within User's organization as a project sponsor to be responsible for providing necessary resources for successful project management and resolving any escalated issues;

(c) not change technical and operational requirements after the parties agree on a project plan as contemplated in the Professional Services Data Sheet;

(d) respond promptly to any request from Stripe to provide direction, information, documentation (including test plans, relevant testing environments (if applicable), and a description of User's systems architecture), approvals, authorizations, or decisions that are reasonably necessary for Stripe to provide the Stripe Professional Services in accordance with this Agreement;

(e) make all User team members, including engineering and operational personnel, subject matter experts and other key personnel, available throughout the project to execute their required tasks in a timely fashion;

(f) cooperate with Stripe and complete User's obligations in relation to the project within agreed upon timeframes; and

(g) provide each Stripe Project Team member (as defined below) with developer-level access to User's Stripe Account during the term of the Professional Services Order Form.

6. Subcontractors.

Stripe may engage subcontractors to perform all or part of the Stripe Professional Services (together with Stripe employees performing the Stripe Professional Services, if any, the "Stripe Project Team"). Stripe will remain responsible to User for performing its obligations under and in accordance with these Stripe Professional Services Terms, Professional Services Data Sheet and Professional Services Order Form.

7. Disclaimer.

Stripe does not represent or warrant that any advice or recommendations made by Stripe, or its subcontractors, will be appropriate for User's business. Stripe does not have access to all relevant information about User's business, and its advice and recommendations will be based on certain assumptions and in reliance on information User provides in connection with this Agreement. User is responsible for determining whether to act upon any advice or recommendations Stripe or its subcontractors make.

Stripe does not provide legal or compliance advice. User is responsible for all integration work and for making User's own assessment of whether User's use of the Stripe Professional Services meets applicable legal and regulatory requirements.

8. Confidentiality.

All non-public information disclosed by a Stripe Entity or the Stripe Project Team in connection with the Stripe Professional Services is Stripe's Confidential Information.

9. Definitions.

"**Professional Services Data Sheet**" means the document referenced in the Professional Services Order Form containing a detailed description of the Stripe Professional Services.

"**Professional Services Expenses**" means costs and expenses Stripe and its subcontractors incur in connection with the delivery of the Stripe Professional Services.

"**Professional Services Fees**" means the fees for the Stripe Professional Services stated in a Professional Services Order Form.

"**Professional Services Order Form**" means an order form for Stripe Professional Services executed between User and Stripe.

"**Stripe Professional Services**" means the advisory and consulting services provided by Stripe or its subcontractors as described on the Professional Services Order Form, Professional Services Data Sheet, and Stripe Website.

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Stripe Radar

Last modified: November 18, 2025

1. Stripe Radar Services.

These terms ("**Stripe Radar Terms**") supplement the General Terms and, together with the Stripe Payments Terms (as applicable), and the Stripe Orchestrated Services Terms (as applicable to use of the Stripe Radar API Service), which are incorporated into these Stripe Radar Terms by this reference govern the use of the Stripe Radar Services and Stripe Radar Data. Capitalized terms that are not defined in these Stripe Radar Terms have the same meanings given to them in the General Terms, Stripe Payments Terms, and the Stripe Orchestrated Services Terms.

2. Stripe Radar Services on by Default.

The Stripe Radar Services may be enabled by default. If User does not wish to use these Services, User must contact Stripe to disable them.

3. Permitted Use.

User may use the Stripe Radar Services and Stripe Radar Data only:

(a) to help detect and block actual or potential fraud and unauthorized Transactions, in each case in connection with the Services; and

(b) in the case of the Stripe Radar API Service only, to help detect and block actual or potential fraud and unauthorized transactions in each case related to User's transactions processed through Third-Party PSPs.

User may use the Radar for Platforms Service to help detect and investigate whether Connected Accounts may be engaging in actual or potential fraudulent behavior, in each case in connection with the Services.

4. Services Restrictions.

User must not, and must not enable or allow any third party to:

(a) use the Stripe Radar Services or Stripe Radar Data as a factor in determining a person's eligibility for credit, insurance, housing or employment, or in any way that could cause Stripe to be a "consumer reporting agency" or cause the Stripe Radar Data to constitute a "consumer report," in each case as described in the FCRA (as applicable);

(b) sell, rent, transfer, make available, or communicate orally or through other means Stripe Radar Data (including as the term "sell" is defined in the CCPA, as applicable);

(c) disclose (except as Law requires or this Agreement otherwise permits), download or store Stripe Radar Data;

(d) use the Stripe Radar Services or Stripe Radar Data to: (i) develop, test, validate, train, enhance or deploy any machine learning models or algorithms that are a substitute for, or substantially similar to, the Services; or (ii) otherwise directly or indirectly develop or otherwise make available on a commercial basis any security or fraud detection product or service;

(e) use the Stripe Radar Services or Stripe Radar Data to discriminate based on race, gender, or other protected characteristics, or take any "adverse action" as that term is described in the FCRA (as applicable);

(f) use the Stripe Radar Services or Stripe Radar Data for marketing purposes;

(g) use the Stripe Radar for Platforms Service: (i) for any purpose not associated with a live Transaction (e.g. test or dummy Account Features); or (ii) as the sole input into any decision making process (e.g. automated decision making, profiling) User applies when deciding to begin engaging, cease engaging, or refrain from engaging in a business relationship with any Connected Accounts; or

(h) except as Section 3 of the Stripe Radar Terms permits, use the Stripe Radar Services or Stripe Radar Data to evaluate transactions not processed through the Services.

5. Responsibility for Decisions and Disclaimers.

5.1 Responsibility for Decisions.

(a) *Use of the Stripe Radar Services and Stripe Radar Data*. User is solely responsible for User's use of the Stripe Radar Services and Stripe Radar Data, as well as the decisions User makes and the actions User takes in connection with the Stripe Radar Services and Stripe Radar Data.

(b) *Stripe Radar Services Rules*. User is solely responsible for choosing which rules (default or custom) User uses with the Stripe Radar Services. User's choice to input and use additional rules with the Stripe Radar Services may result in longer settlement times for applicable Transactions. Without further notice to User, Stripe may make general or specific changes to the rules that may alter the Stripe Radar Services.

(c) *Connected Accounts*. User will provide Connected Accounts with the opportunity to seek human review of any decisions User makes where the Stripe Radar for Platforms Service was used as an input into that decision. If a Connected Account provides User with any additional information that indicates what User believes to be imprecision, inaccuracies, or errors in the Stripe Radar for Platforms Service and/or in the operation of the Stripe Radar for Platforms Service, User will provide Stripe with this additional information in a manner prescribed in the Documentation.

5.2 Disclaimers.

(a) *Radar Scores*. Each Radar Score is based on data available to the Stripe Radar Services at the time it is generated, and the Radar Score does not auto-update to reflect a subsequent change to data that was used to generate that Radar Score.

(b) *Data from Transactions*. The Stripe Radar Services use data from transactions processed through the Stripe services, which may include User Transactions.

(c) *Nature of Stripe Radar Data*. The Stripe Radar Data does not constitute legal or compliance advice, or advice as to whether User should proceed with a transaction with another person.

(d) *Stripe Liability*. Stripe is not liable for any losses, damages, costs, fines, fees, or penalties relating to (i) fraudulent Transactions and other fraudulent activity, including fraudulent activity untaken by third party payment service providers; (ii) non-fraudulent transactions that may be blocked by the Stripe Radar Services; or (iii) the accuracy (or inaccuracy) of the Stripe Radar Data, and any actions that User or Stripe may take based on the Stripe Radar Data.

6. Additional Terms Regarding Personal Data and Compliance.

6.1 Privacy Disclosures.

In providing the Stripe Radar Services, Stripe collects, uses and may make available to other Stripe users information regarding device characteristics and customer activity indicators that may help Stripe users detect and block actual or potential fraud. User affirms that User's Privacy Policy fully discloses to Customers these types of data collection and use, including sharing this data

with Stripe and Stripe using this data. More information is available under the topic “Advanced Fraud Protection” in the Documentation and in Stripe's Privacy Policy.

6.2 Example Disclosure.

User may choose to add the following to User’s Privacy Policy if it does not already include a disclosure to this effect:

“We use Stripe for payment, analytics, and other business services. Stripe collects transaction and personally identifying information, which it analyzes and uses to operate and improve the services it provides to us, including for fraud detection. User can learn more about Stripe and read its privacy policy here.”

6.3 Requests for Compliance Information.

Within 14 days after Stripe’s request, User must provide information and documentation that Stripe requests for the purpose of ensuring User’s compliance with these Stripe Radar Terms. Stripe may suspend or terminate User’s access to the Stripe Radar Services immediately upon notice to User if User fails to provide information or documentation Stripe requests under this Section 6.3.

7. Stripe Radar Data.

Stripe Radar Data is Stripe Data for the purposes of this Agreement. User must promptly delete or destroy all Stripe Radar Data in User's possession or control that User received in connection with the Stripe Radar Services (a) upon termination of these Stripe Radar Terms; and (b) at any time upon Stripe's request. User may retain copies of Stripe Radar Data, if required by Law.

8. Definitions.

"**Account Features**" means Stripe's merchant level fraud protection system.

"**CCPA**" means California Consumer Privacy Act of 2018, Cal. Civ. Code Sections 1798.100-1798.199.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**FCRA**" means Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq. and Equal Credit Opportunity Act, 15 U.S.C. Section 1681, et seq.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

“**Radar Score**” means a numerical risk score or level associated with a transaction, Connected Account, or other related activity that the Stripe Radar Services provides.

“**Stripe Radar API Service**” means the Services, including an API, that (a) provide User with a means of sending to Stripe the Orchestrated Input Data and access to the Stripe Radar Services and the Orchestrated Output Data, and (b) is designed to enable User to help detect and prevent actual or potential fraud, or unauthorized transactions, related to User’s business and transactions processed through other payment service providers.

“**Stripe Radar Data**” means the Radar Scores and other data User receives through the Stripe Radar Services, and the Stripe Orchestrated Services (as applicable).

“**Stripe Radar for Platforms Service**” means the Services that are designed to enable User to help detect and investigate whether Connected Accounts may be engaging in actual or potential fraudulent behavior, in each case in connection with the Services.

“**Stripe Radar Services**” means the Services that are designed to enable User to detect and evaluate the risk that a transaction, Connected Account, or other related activity is fraudulent.

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Stripe Revenue Recognition

Last modified: November 18, 2025

1. Stripe Revenue Recognition Services.

These terms ("**RevRec Terms**") supplement the General Terms and govern the use of the Stripe Revenue Recognition Services and RevRec Data. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms.

2. Use of the RevRec Services.

User is responsible for configuring Stripe Revenue Recognition Services for its needs and to comply with Law. User is solely responsible for the accuracy, quality, and legality of RevRec Data, including determining whether the RevRec Data is accurate, compliant with relevant standards or regulations, or otherwise sufficient for User's purposes. User must not, and must ensure that its Connected Accounts (if applicable) do not, use the Stripe Revenue Recognition Services in connection with Protected Health Information.

3. Third-Party Services.

By enabling the Third-Party Services, User understands that RevRec Data may flow between the Third-Party Services and Stripe.

4. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**RevRec Data**" means data generated by, organized by or otherwise analyzed by Stripe Revenue Recognition Services.

"**Stripe Revenue Recognition Services**" means Services that enable a User to automate revenue recognition and reporting.

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Stripe Stablecoin Treasury (formerly Stablecoin Financial Accounts) (Preview)

Last modified: April 24, 2026

1. Operation of These Terms.

These terms ("**Stripe Stablecoin Treasury Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into these Stripe Stablecoin Treasury Terms by this reference, govern User's use of the Stripe Stablecoin Treasury Services. Capitalized terms that are not defined in these Stripe Stablecoin Treasury Terms have the same meanings given to them in the General Terms or the Stripe Financial Services Terms. The Stripe Stablecoin Treasury Services are Preview Services.

2. Stablecoin Treasury Services.

2.1 Overview; Stripe's Rights and Obligations.

The Stripe Stablecoin Treasury Services enable User to transfer funds from User's Stripe Account(s) balance(s) to User’s account with the Stablecoin Partner for the purpose of accessing and using the Stablecoin Partner Services. Stripe does not convert, hold custody of, or transfer any Stablecoin as a component of the Stripe Stablecoin Treasury Services. Stripe may add or restrict access in User's Stripe Account to particular denominations of Stablecoin or fiat currency, or types of Stablecoin Partner Transactions, at any time.

2.2 Stablecoin Partner.

The Stablecoin Partner is a Financial Provider, and the Stablecoin Partner Terms, which govern the Stablecoin Partner's rights and obligations with respect to performing User's Stablecoin Partner Transactions, are Financial Provider Terms. Stripe will identify the applicable Stablecoin Partner to User during the onboarding process for the Stripe Stablecoin Treasury Services, and Stripe may add or remove Stablecoin Partners in its sole discretion. To access and use the Stablecoin Partner Services, User must (a) be located and incorporated in a jurisdiction that Stripe and the Stablecoin Partner support in connection with the Stripe Stablecoin Treasury Services; (b) register with the applicable Stablecoin Partner, whose identity will be disclosed to User during onboarding, through User's Stripe Account; (c) accept the applicable Stablecoin Partner Terms; and (d) comply with the applicable Stablecoin Partner Terms at all times. The Stablecoin Partner may add or remove supported Stablecoins and fiat currencies as provided in its Stablecoin Partner Terms, at any time.

2.3 Disclaimer.

To the extent Law permits, Stripe is not liable to User for any losses, damages, or costs resulting from: (a) the suspension or termination of, or interruptions to, the Stripe Stablecoin Treasury Services or the Stablecoin Partner Services; (b) User providing incorrect information in connection with a Stablecoin Partner Transaction; (c) User or any third party attempting to initiate a Stablecoin Partner Transaction that is not supported by the Stablecoin Partner; (d) the Stablecoin Partner rejecting a Stablecoin Partner Transaction, for any reason; (e) the Stablecoin Partner rejecting, delaying, or failing to complete a Stablecoin Payout Transaction for any reason; (f) the Stablecoin Partner’s default,

insolvency, or bankruptcy; or (g) the irreversibility of any Stablecoin Partner Transaction, including any exchange of fiat currency for Stablecoin that cannot be unwound once initiated by the Stablecoin Partner.

2.4 Depeg Event.

If a Depeg Event occurs, Stripe and the Stablecoin Partner may immediately (a) suspend the Stripe Stablecoin Treasury Services with respect to the affected Stablecoin, including suspending any new exchanges of fiat currency for the affected Stablecoin; or (b) continue providing the Stripe Stablecoin Treasury Services with respect to the affected Stablecoin at its prevailing Stablecoin-to-fiat market exchange rate. The value of Stablecoin held in custody with the Stablecoin Partner during a Depeg Event is governed solely by the Stablecoin Partner Terms. Stripe is not liable to User for any losses, damages, or costs arising from a Depeg Event, or any actions taken by Stripe or the Stablecoin Partner in connection with a Depeg Event, including any difference between the exchange rate applicable at the time User accepts payment in Stablecoin and the rate at which the Stablecoin Partner executes the exchange, if it chooses to do so.

3. Taxes.

Transactions in Stablecoin may be subject to Taxes. User acknowledges that tax Laws applicable to Stablecoin transactions may be uncertain and evolving, and that it is not Stripe's responsibility to assess, collect, report, or remit any Taxes

owed by User arising from: (a) the use of the Stripe Stablecoin Treasury Services; (b) the use of the Stablecoin Partner Services; or (c) any other transactions User may enter into with a Stablecoin Partner. Stripe does not provide investment or tax advice. Stripe may be required to submit tax information reports to tax authorities regarding these transactions and may send User a copy of such tax information. Specifically, Law may require Stripe to file periodic informational returns with taxing authorities related to User's use of the Stripe Stablecoin Treasury Services, and Stripe may send tax-related information electronically to User. The Stablecoin Partner may also have independent tax reporting obligations with respect to Stablecoin Partner Transactions, as described in the applicable Stablecoin Partner Terms.

4. Privacy.

User authorizes Stripe and its Affiliates to share information about User, including Personal Data, with the Stablecoin Partner as necessary to enable User to access and use the Stripe Stablecoin Treasury Services and the Stablecoin Partner Services. User must ensure that, where required by Law, User's customers and counterparties are informed that User uses Stripe and the Stablecoin Partner in connection with Stablecoin-related services, and that their data may be processed by the Stablecoin Partner in accordance with the Stablecoin Partner's privacy policy, as made available in the applicable Stablecoin Partner Terms.

5. Definitions.

“**Depeg Event**” means any occurrence where Stripe or the Stablecoin Partner determines, in its sole discretion, that the price of a Stablecoin has failed to maintain its intended peg to the fiat value to which it is linked.

"**Stablecoin**" means any fiat-backed cryptocurrency supported by a Stablecoin Partner, which may be updated from time to time as stated in the applicable Stablecoin Partner Terms and the Documentation.

"**Stripe Stablecoin Treasury Services**" means the user interface, data transmission, user support, and related technology services that enable User to access and use the Stablecoin Partner Services.

"**Stablecoin Partner**" means an entity, which may be a Stripe Affiliate or a third party, that provides Stablecoin-related services to User, including the exchange, custody, transmission, or payout of Stablecoin, under the applicable Stablecoin Partner Terms.

"**Stablecoin Partner Services**" means any services provided by a Stablecoin Partner to User in connection with Stripe's Stablecoin-related Services, which may include: (a) the creation and maintenance of accounts and associated wallet addresses for User; (b) the exchange or conversion of Stablecoins to fiat currency and vice versa; (c) the custody of Stablecoins; (d) the transmission or payout of Stablecoins to designated wallet addresses; and (e) such other

Stablecoin-related services as the Stablecoin Partner may offer from time to time, as described in the applicable Stablecoin Partner Terms.

"**Stablecoin Partner Terms**" means the terms that govern the Stablecoin Partner's provision, and User's access to and use of, the Stablecoin Partner Services, and which may be updated from time to time.

"**Stablecoin Partner Transaction**" means a Stablecoin or fiat currency transmission, exchange, custody, or other transaction that is requested or executed via the Stablecoin Partner Services.

6. Regional Terms.

The following Regional Terms apply for countries that are outside the United States, United Kingdom, and European Economic Area. If there is a conflict between the Stripe Stablecoin Treasury Terms and the Regional Terms, the Regional Terms prevail.

6.1 Modifications.

For Users outside the United States, European Economic Area, and United Kingdom, the Stripe Stablecoin Treasury Services are provided by Stripe Global Technology, LLC. References to "Stripe" in these Stripe Stablecoin Treasury Terms mean Stripe Global Technology, LLC with respect to the Stripe Stablecoin Treasury Services. However, for purposes of the Data Processing Agreement,

User will be treated as if its Stripe Account were located in North or South America.

6.2 Definitions.

"**User Territory**" means, for purposes of these Regional Terms, any jurisdiction outside the United States, United Kingdom and European Economic Area that Stripe and the applicable Stablecoin Partner support in connection with the Stripe Stablecoin Treasury Services.

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Stripe Tax

Last modified: November 18, 2025

1. Stripe Tax Services.

These terms ("**Stripe Tax Terms**") supplement the General Terms and govern the use of the Stripe Tax Services and Stripe Tax Data. Capitalized terms that are not defined in these Stripe Tax Terms have the same meanings given to them in the General Terms.

2. User's Obligations.

User acknowledges that the Stripe Tax Services rely on the accuracy of information User provides to Stripe. User must validate all information it provides for accuracy and completeness, as inaccurate or incomplete information may (i) result in Stripe not being able to provide some or all of the Stripe Tax Services; (ii) cause the Stripe Tax Services to generate inaccurate Stripe Tax Data; or (iii) cause inaccurate or incomplete tax calculations, Tax Registrations, or Tax Filings. User must not, and must ensure that its Connected Accounts (if applicable) do not, use the Stripe Tax Services in connection with Protected Health Information.

3. Partner Services.

Tax Filing Services are Partner Services and some of the Tax Registration Services are Partner Services. Stripe will redirect User to a Partner Service for countries and regions where Stripe does not provide the Tax Registration Services or Tax Filing Services. Stripe provides User access to Partner Services for User's convenience only and Stripe does not approve or endorse Partner Services. User's access and use of Partner Services is at User's own risk and Stripe disclaims all responsibility and liability for User's use of Partner Services. Partner Services are not Services. User may be required to create an account with a third party service provider and agree to its terms and privacy policy for use of the Partner Services. Stripe fees apply to Partner Services that User

accesses via the Services. User's obligation to pay fees and Stripe's rights to collect fees under this Agreement apply to Partner Services. When using the Partner Services, User must respond in a timely manner to the third party service provider's requests for additional information or documentation in connection with the Tax Filing Services. For purposes of these Stripe Tax Terms, TPS Unlimited, Inc, dba TaxJar, is deemed a third party service provider and may provide Partner Services.

4. Tax Registration Services.

4.1 Tax Registration Representative.

For Tax Registration Services that are Services and not Partner Services, User will ensure that User's Tax Registration Representative is authorized to provide the Tax Registration Information and submit a Tax Registration on User's behalf at all times during the Term.At Stripe's request, User must provide additional information or documentation demonstrating User's Tax Registration Representative's authority.

4.2 Agent; Power of Attorney.

Solely with respect to User's use of the Tax Registration Services that are Services and not Partner Services, User grants Stripe a limited power of attorney, and appoints Stripe as its attorney-in-fact and agent, with the full power and authority to perform all required activities in connection with

providing the Tax Registration Services, as User could otherwise do itself or in person.

4.3 User's Obligations.

When using the Tax Registration Services that are Services and not Partner Services, User must:

(a) respond within 7 business days to Stripe's requests for additional information or documentation in connection with the Tax Registration Services;

(b) pay all associated fees and costs that the relevant Governmental Authorities require for a Tax Registration; and

(c) sign, and legalize (where required), any additional documents Stripe reasonably requires to provide the Tax Registration Services, including any additional powers of attorney or authorizations required by a Governmental Authority.

5. Stripe Tax Data.

5.1 Limitations on Reporting.

User may receive Stripe Tax Data through the Stripe Tax Services that is based on Stripe's interpretations of applicable Law. User must validate that Stripe's interpretations are appropriate for its circumstances.

5.2 Stripe Tax Data.

Stripe Tax Data is Stripe Data for purposes of this Agreement. User is responsible for retaining copies of Stripe Tax Data for the time period applicable Law requires.

6. No Tax Advice; Tax Filing Assistance; Tax Reporting Assistance.

User acknowledges that Stripe does not provide legal, tax or accounting advice, and does not provide any tax filing or reporting assistance. User is responsible for its own tax policies and tax reporting positions taken. User is responsible for conducting its own due diligence and seeking the assistance of qualified legal, tax, and accounting professionals. All information, forms, and materials provided in connection with the Stripe Tax Services are provided to User for informational and educational purposes only.

7. Disclaimer.

User remains fully responsible for, and Stripe Parties disclaim all liability with respect to:

(a) User's fulfillment of its obligations under Law, including with respect to Taxes;

(b) the accuracy and completeness of information User provides in connection with the Stripe Tax Services;

(c) the accuracy of the Tax calculations the Stripe Tax Services generate, and User's obligation to pay any fine, penalty, or other sanction imposed by a Governmental Authority as a result of these Tax calculations;

(d) User's obligations to make payments to Governmental Authorities, including Tax payments and Tax Registration payments and any fine, penalty or other sanction imposed by a Governmental Authority;

(e) User's use of Tax Filing Services and Stripe Tax Registration Services when provided as a Partner Service;

(f) User's action, or failure to act, as a result of any directions or recommendations User receives related to the Stripe Tax Services; and

(g) additional tax or legal obligations that a Tax Registration may trigger, such as requirements to register for income tax, franchise tax, or other local, state, federal, or international tax obligations.

8. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

“**Partner Services**” means a product or service provided by a third party which Stripe enables User to access via the Services and for which Stripe and the third party service provider have agreed that Stripe fees apply.

“**Stripe Tax Data**” means data and reporting User receives through the Stripe Tax Services.

“**Stripe Tax Services**” means Tax Registration Services, Tax Calculation Services, and Tax Filing Services.

“**Tax Calculation Services**” means the Services that enable User to determine and calculate the amount, if any, of certain Taxes due in connection with User’s sale of goods or provision of services to Customers.

“**Tax Filing**” means a tax return that User requests to be prepared and submitted to the appropriate Governmental Authority, arising from the sale of goods or provision of services to Customers.

“**Tax Filing Services**” means the Partner Services that enable User to complete a Tax Filing.

“**Tax Registration**” means User’s requested enrolment with the relevant Governmental Authority, enabling the collection, reporting, and remittance of Taxes associated with the sale of goods or provision of services to Customers.

"**Tax Registration Information**" means all information required by a relevant Governmental Authority to legally collect and remit sales tax on taxable goods and services, and necessary to provide the Stripe Tax Registration Services, including (a) information relating to User's business, products and operations; (b) information relating to User's company representatives, directors, officers and equity owners; (c) passwords, usernames, PINs and other log-in information; and (d) banking information.

"**Tax Registration Representative**" means an individual using the Tax Registration Services on User's behalf.

"**Tax Registration Services**" means the Services or Partner Services that enable User to complete a Tax Registration.

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Stripe Terminal

Last modified: November 18, 2025

1. Stripe Terminal Services.

These terms ("**Stripe Terminal Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into

these Stripe Terminal Terms by this reference, govern the use of the Stripe Terminal Services. Capitalized terms that are not defined in these Stripe Terminal Terms have the same meanings given to them in the General Terms and the Stripe Financial Services Terms.

2. Stripe Terminal Software; Stripe Terminal Documentation.

2.1 Terminal Device Software.

Certain Stripe Terminal Products require the Terminal Device Software to be installed on them to function. By using the Stripe Terminal Products, User agrees to be bound by the Terminal Device EULA, which governs User's use of the Terminal Device Software.

2.2 Use of Terminal SDK.

If User accesses the Stripe Terminal Services using the Terminal SDK, then User must not, and must not enable or allow any third party to:

(a) use the Terminal SDK other than in conjunction with the Stripe Terminal Products and Stripe Terminal Services, or

(b) use the Terminal SDK in any way that would subject it, or any part of it, to license terms that seek to require any Stripe Terminal Service or Stripe Terminal Product to be licensed to (or shared with) any third party in source code form, with rights to make derivative works, or with rights to redistribute at no charge.

2.3 Updates to Terminal Device Software.

User must keep the Terminal Device Software up to date by installing Updates as the Terminal Device EULA requires.

2.4 Stripe Terminal Documentation.

References to Documentation in this Agreement will be read as references to Stripe Terminal Documentation, with respect to the Stripe Terminal Services, Stripe Terminal Software and Stripe Terminal Products.

3. Use of the Stripe Terminal Services.

3.1 General.

User may only use the Stripe Terminal Services in compliance with the Terminal Purchase Terms, if applicable, and this Agreement.

3.2 Failed Transactions.

Stripe and its Affiliates will not be liable for any losses User incurs in connection with User's use of a Stripe Terminal Product in "offline mode", including any losses arising in connection with User's inability to successfully complete a Transaction (i.e. there is an error in processing the attempted Transaction, or the Transaction is declined for any reason once the Stripe Terminal Product is taken out of "offline mode")

4. Stripe Apps on Devices.

4.1 Apps on Devices.

This Section 5 applies if User uses Apps on Devices. By using Apps on Devices, User also agrees to be bound by the Stripe Apps Developer Agreement.

4.2 License Grant.

Stripe (or its Affiliates, as applicable) grants User a limited, revocable, royalty-free, non-exclusive, non-transferable, non-sublicensable license to use Apps on Devices to develop and use Stripe Apps on Stripe Terminal Products in connection with a point-of-sale solution.

4.3 Stripe App Developer Agreement.

User must comply with the Stripe Apps Developer Agreement, and User must obtain and maintain all necessary consents, authorizations, licenses, and all other rights and permissions necessary to deploy and use Stripe Apps, and to allow Stripe to deploy, copy, use, and distribute Stripe Apps in connection with Apps on Devices.

4.4 Responsibility for Testing and Updates.

Stripe will not be responsible for (a) testing Stripe Apps for any purpose, including for interoperability with the Stripe Terminal Products on which they are

deployed, or testing any firmware or other software applications or services running on the Stripe Terminal Products; or (b) any failure of the Stripe Terminal Services that results from the improper use of a Stripe App. User is responsible for implementing all updates to Stripe Apps that are needed to ensure compatibility with the Stripe Terminal Services.

4.5 Monitoring and Compliance.

Stripe is not obligated to monitor User's Stripe App or its content, but Stripe may at any time review or test User's Stripe App for compliance with Law, this Agreement, the Stripe Apps Developer Agreement, or any other terms that apply to User's relationship with Stripe. Stripe may require User to provide information about itself (such as identification or contact details) as a part of User's Stripe App's submission to, and User's continued use of, Apps on Devices. User must ensure that all information User provides to Stripe is and will always be accurate, complete, and up to date.

4.6 Services Restrictions.

Notwithstanding anything to the contrary in this Agreement, if Stripe determines at its sole discretion that any portion of User's Stripe App, or User's use of Stripe Apps on the Stripe Terminal Products:

(a) violates the IP Rights or any other rights of a third party;

(b) violates Law or is subject to an injunction;

(c) is pornographic, obscene, malicious, offensive or otherwise violates this Agreement, the Stripe Apps Developer Agreement, or Stripe's Prohibited and Restricted Business List;

(d) is likely to cause liability for Stripe or any third party;

(e) impair the user experience of Stripe Apps on Devices or Stripe Apps; or

(f) is defective or improperly functioning such that it is: (i) not compatible with the Stripe Terminal Services; (ii) impacts end users' use of the Stripe Terminal Services; or (iii) affects the integrity of Stripe's servers,

then in addition to all other remedies available to Stripe, Stripe may take one or more of the following actions:

(a) reject, disable or suspend User's Stripe App from being used; and

(b) request that User updates, modifies, or remediates User's Stripe App to rectify the affected component or usage of User's Stripe App.

5. Stripe On-Reader Forms.

5.1 On-Reader Forms.

This Section 5 applies if User uses On-Reader Forms.

5.2 Content License.

Stripe may permit User to upload or publish Content via the Stripe Terminal Services or Terminal SDK, in connection with User's use of On-Reader Forms. User grants Stripe (or its Affiliates, as applicable) a worldwide, limited-term, non-exclusive, and royalty-free license during the Term to use this Content to facilitate Stripe's provision of On-Reader Forms.

5.3 Consents.

User must obtain and maintain all necessary rights and consents applicable to User's use of Content in connection with On-Reader Forms and to grant Stripe the license under Section 5.2. During the Term, User must not use On-Reader Forms to collect or store (i) protected health information (as defined under the Health Insurance Portability and Accountability Act of 1996, as amended from time to time, and its implementing regulations); or (ii) Payment Method Account Details.

5.4 Responsibility for Contracts and Notices.

If User uses On-Reader Forms to (a) enter into contracts with, or (b) provide notices to User's Customers, User is fully responsible for ensuring the legal validity and enforceability of such contracts or notices. Stripe and its Affiliates are not liable to User or User's Customers for any losses, damages, or costs arising out of or in relation to User's use of On-Reader Forms.

6. Stripe Dynamic Currency Conversion (Preview).

6.1 Dynamic Currency Conversion.

This Section 6 applies if User uses Dynamic Currency Conversion. User acknowledges that when Stripe makes Dynamic Currency Conversion available to User, Stripe is providing a technical service only to User to enable User to offer Dynamic Currency Conversion to its Customers, and Stripe is not offering or providing any service to Customers. Stripe reserves the right to restrict access to Dynamic Currency Conversion until Stripe is satisfied that User's use of Dynamic Currency Conversion meets the requirements stated below.

6.1 Services Restrictions.

User must not:

(a) use Dynamic Currency Conversion except in conjunction with the Stripe Terminal Services;

(b) offer conversion optionality to its Customers except in connection with its acceptance of payments made in exchange for goods or services in connection with its business; or

(c) represent, either explicitly or implicitly, any point during the Dynamic Currency Conversion Transaction process that their use of Dynamic Currency Conversion is a service provided by the relevant Card Network.

6.2 Currencies and Exchange Rates.

The currency exchange rates made available to User as part of Dynamic Currency Conversion may differ from the currency exchange rates Stripe obtains from its service providers or publicly available resources. Stripe reserves the right to add or remove Dynamic Currency Conversion supported currencies at any time without notice. With respect to any individual Customer transaction, Stripe may choose to apply a different exchange rate than the Currency Exchange Rate when Stripe settles the resulting funds to User's Stripe Account, or when issuing Refunds. User acknowledges and agrees that Dynamic Currency Conversion does not provide: (a) the supply of foreign currencies by Stripe; or (b) a foreign currency exchange or similar service.

6.3 User Obligations.

User must:

(a) provide Customers with all necessary information relating to its use of Dynamic Currency Conversion as required by Law or Payment Method Rules, in the form (including durable medium, as applicable) and manner required, including that this service may include a User-imposed markup on the prevailing currency exchange rate; and

(b) ensure Customers are offered a free choice to accept or decline the conversion option and that Dynamic Currency Conversion is not used to convert

a Transaction to a Customer's card currency without first obtaining the Customer's agreement on the basis of the information duly provided;

6.4 Disclaimer.

User remains fully responsible for, and Stripe disclaims all liability with respect to:

(a) User's fulfilment of its obligations under Law and Payment Method Rules, including with respect to its use of Dynamic Currency Conversion;

(b) the accuracy of the prices Dynamic Currency Conversion presents to User and its Customers, and the currency exchange rates Dynamic Currency Conversion uses and applies;

(c) any fees charged to User or its Customers by User's bank or any other applicable financial institution; and

(d) User's action, or failure to act, as a result of any directions or recommendations User receives related to Dynamic Currency Conversion.

7. Definitions.

"**Apps on Devices**" means the application management and distribution service and developer tools provided by Stripe that enable User to deploy Stripe Apps on Stripe Terminal Products.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Currency Exchange Rate"** means the Stripe-determined currency exchange rate applied during a Customer transaction to convert the prices of goods and services into Customer's local currency.

"**Dynamic Currency Conversion**" means functionality Stripe may make available via the Stripe Terminal Services that allows User to offer dynamic currency conversion to its Customers on certain Card Network Transactions in supported currencies via supported Stripe Terminal Products, as described in the Stripe Terminal Documentation.

"**On-Reader Forms**" means functionality that allows User to display pre-built user interfaces on Stripe Terminal Product reader device screens that may be used to (a) display customized text to User's Customers, (b) solicit Customer selection from buttons displaying customized text, or (c) collect and store Customer input text information and signature images.

"**Payment Method Account Details**" means the Payment Method account details for a Customer that the PCI Standards require to be protected, which may include the Customer's name, and with respect to credit and debit cards, the Customer's account number, card expiration date, and card verification value or similar security code.

"**Platform Services**" means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged

(e.g., web development, customer support or hosting services).

"**Refund**" means an instruction User initiates to provide a full or partial return of funds to a Customer for a processed Transaction.

"**Stripe App**" has the meaning given to that term in the Stripe Apps Developer Agreement.

"**Stripe Apps Developer Agreement**" means the Stripe Apps Developer Agreement accessible from the Stripe Legal Page.

"**Stripe Terminal Documentation**" means the Documentation, along with other documentation that Stripe makes available to User (including via email), relating to the Stripe Terminal Services, Stripe Terminal Software, or Stripe Terminal Products.

"**Stripe Terminal Product**" means a device, instrument, piece of equipment, or other hardware that (a) a Stripe Entity or a third-party distributor or reseller authorized by a Stripe Entity supplies to User, which may be a physical Point of Sale (POS) device, accessory, component, or spare part, and the Terminal Device Software installed on that hardware product; or (b) Stripe approves for use to access the Stripe Terminal Services or the Stripe Technology, or to operate the Stripe Terminal Software.

"**Stripe Terminal Services**" means the Stripe Payments Services for Transactions processed using a Stripe Terminal Product, together with related services and

features as described in the Stripe Terminal Documentation and on the Stripe Website.

"**Stripe Terminal Software**" means the Terminal Device Software and Terminal SDK.

"**Terminal Device EULA**" means the Terminal Device Software License Agreement for end users, the terms of which are incorporated into this Agreement by this reference.

"**Terminal Device Software**" has the meaning given to it in the Terminal Device EULA.

"**Terminal Purchase Terms**" means the agreement under which a Stripe Entity supplies the Stripe Terminal Products that User is using.

"**Terminal SDK**" means the software code that is Stripe Technology and is distributed under the MIT license, test environment, and associated documentation, as described in the Stripe Terminal Documentation and which Stripe makes available at **https://github.com/stripe**, including iOS, Android and JavaScript versions, and including all Updates.

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Stripe Terminal - Platform

Last modified: November 18, 2025

1. Stripe Terminal Services.

These terms ("**Stripe Terminal Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms and the Stripe Connect Infrastructure Terms each of which are incorporated into these Stripe Terminal Terms by this reference, govern the use of the Stripe Terminal Services if User is a Stripe Connect Platform. Capitalized terms that are not defined in these Stripe Terminal Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms, and the Stripe Connect Infrastructure Terms.

2. Stripe Terminal Software; Stripe Terminal Documentation.

2.1 Terminal Device Software.

Certain Stripe Terminal Products require the Terminal Device Software to be installed on them to function. By using the Stripe Terminal Products, User agrees to be bound by the Terminal Device EULA, which governs User's use of the Terminal Device Software.

2.2 Use of Terminal SDK.

If User accesses the Stripe Terminal Services using the Terminal SDK, then User must not, and must not enable or allow any third party to:

(a) use the Terminal SDK other than in conjunction with the Stripe Terminal Products and Stripe Terminal Services, or

(b) use the Terminal SDK in any way that would subject it, or any part of it, to license terms that seek to require any Stripe Terminal Service or Stripe Terminal Product to be licensed to (or shared with) any third party in source code form, with rights to make derivative works, or with rights to redistribute at no charge.

2.3 Updates to Terminal Device Software.

User must keep the Terminal Device Software up to date by installing Updates as the Terminal Device EULA requires.

2.4 Updates to Stripe Terminal Software for Connected Accounts.

This Section 2.4 applies if User manages or controls its Connected Accounts' access to or use of the Stripe Terminal Software in connection with the Platform Services. Stripe, or the licensor of the Stripe Terminal Software, may from time to time make available Updates to the Stripe Terminal Software. An Update is mandatory unless Stripe designates it as optional or discretionary. Stripe will notify User of each mandatory Update that it does not push directly to User's Connected Accounts. Upon receipt of an Update notice from Stripe, User must immediately notify User's Connected Accounts that use the Stripe Terminal Services (a) of the Update; (b) whether the Update is mandatory, optional or

discretionary; (c) if the Update is mandatory, the deadline for installing the Update; and (d) that they may not be able to continue using the Stripe Terminal Services if they do not install the mandatory Update by the deadline. User must ensure that User's Connected Accounts install each mandatory Update by the date or within the time period stated in the notice; or, if there is no date or period stated in the notice, then no later than 30 days after the date of Stripe's notice.

2.5 Stripe Terminal Documentation.

References to Documentation in this Agreement will be read as references to Stripe Terminal Documentation, with respect to the Stripe Terminal Services, Stripe Terminal Software and Stripe Terminal Products.

3. Use of the Stripe Terminal Services.

3.1 General.

User may only use the Stripe Terminal Services in compliance with the Terminal Purchase Terms, if applicable, and this Agreement.

3.2 Failed Transactions.

Stripe and its Affiliates will not be liable for any losses User incurs in connection with User's use of a Stripe Terminal Product in "offline mode", including any losses arising in connection with User's inability to successfully complete a Transaction (i.e. there is an error in processing the attempted Transaction, or the

Transaction is declined for any reason once the Stripe Terminal Product is taken out of "offline mode")

3.3 Tap to Pay on iPhone.

As part of the Stripe Terminal Services, Stripe may enable User to use Tap to Pay on iPhone (as described in the Documentation) to allow User's Connected Accounts to accept Transactions on a compatible Apple product. User's use of Tap to Pay on iPhone is subject to, and User agrees to comply with, and treat as confidential, these Apple Acceptance Platform User Terms and Conditions.

4. Termination.

These Stripe Terminal Terms automatically terminate if the Stripe Connect Terms terminate for any reason.

5. Stripe Apps on Devices.

5.1 Apps on Devices.

This Section 5 applies if User uses Apps on Devices. By using Apps on Devices, User also agrees to be bound by the Stripe Apps Developer Agreement.

5.2 License Grant.

Stripe (or its Affiliates, as applicable) grants User a limited, revocable, royalty-free, non-exclusive, non-transferable, non-sublicensable license to use Apps on Devices to develop and use Stripe Apps on Stripe Terminal Products in connection with a point-of-sale solution.

5.3 Stripe App Developer Agreement.

User must comply with the Stripe Apps Developer Agreement, and User must obtain and maintain all necessary consents, authorizations, licenses, and all other rights and permissions necessary to deploy and use Stripe Apps, and to allow Stripe to deploy, copy, use, and distribute Stripe Apps in connection with Apps on Devices.

5.4 Responsibility for Testing and Updates.

Stripe will not be responsible for (a) testing Stripe Apps for any purpose, including for interoperability with the Stripe Terminal Products on which they are deployed, or testing any firmware or other software applications or services running on the Stripe Terminal Products; or (b) any failure of the Stripe Terminal Services that results from the improper use of a Stripe App. User is responsible for implementing all updates to Stripe Apps that are needed to ensure compatibility with the Stripe Terminal Services.

5.5 Monitoring and Compliance.

Stripe is not obligated to monitor User's Stripe App or its content, but Stripe may at any time review or test User's Stripe App for compliance with Law, this

Agreement, the Stripe Apps Developer Agreement, or any other terms that apply to User's relationship with Stripe. Stripe may require User to provide information about itself (such as identification or contact details) as a part of User's Stripe App's submission to, and User's continued use of, Apps on Devices. User must ensure that all information User provides to Stripe is and will always be accurate, complete and up to date.

5.6 Services Restrictions.

Notwithstanding anything to the contrary in this Agreement, if Stripe determines at its sole discretion that any portion of User's Stripe App, or User's use of Stripe Apps on the Stripe Terminal Products:

(a) violates the IP Rights or any other rights of a third party;

(b) violates Law or is subject to an injunction;

(c) is pornographic, obscene, malicious, offensive or otherwise violates this Agreement, the Stripe Apps Developer Agreement, or Stripe's Prohibited and Restricted Business List;

(d) is likely to cause liability for Stripe or any third party;

(e) impair the user experience of Stripe Apps on Devices or Stripe Apps; or

(f) is defective or improperly functioning such that it is: (i) not compatible with the Stripe Terminal Services; (ii) impacts end users' use of the Stripe Terminal

Services; or (iii) affects the integrity of Stripe's servers,

then in addition to all other remedies available to Stripe, Stripe may take one or more of the following actions:

(a) reject, disable or suspend User's Stripe App from being used; and

(b) request that User updates, modifies or remediates User's Stripe App to rectify the affected component or usage of User's Stripe App.

6. Stripe On-Reader Forms.

6.1 On-Reader Forms.

This Section 6 applies if User uses On-Reader Forms.

6.2 Content License.

Stripe may permit User to upload or publish Content via the Stripe Terminal Services or Terminal SDK, in connection with User's use of On-Reader Forms. User grants Stripe (or its Affiliates, as applicable) a worldwide, limited-term, non-exclusive, and royalty-free license during the Term to use this Content to facilitate Stripe's provision of On-Reader Forms.

6.3 Consents.

User must obtain and maintain all necessary rights and consents applicable to User's use of Content in connection with On-Reader Forms and to grant Stripe the license under Section 6.2. During the Term, User must not use On-Reader Forms to collect or store (i) protected health information (as defined under the Health Insurance Portability and Accountability Act of 1996, as amended from time to time, and its implementing regulations); or (ii) Payment Method Account Details.

6.4 Responsibility for Contracts and Notices.

If User uses On-Reader Forms to (a) enter into contracts with, or (b) provide notices to User's Customers, User is fully responsible for ensuring the legal validity and enforceability of such contracts or notices. Stripe and its Affiliates are not liable to User or User's Customers for any losses, damages, or costs arising out of or in relation to User's use of On-Reader Forms.

7. Stripe Dynamic Currency Conversion (Preview).

7.1 Dynamic Currency Conversion.

This Section 7 applies if User uses Dynamic Currency Conversion. User acknowledges that when Stripe makes Dynamic Currency Conversion available to User and its Connected Accounts, Stripe is providing a technical service only to User and its Connected Accounts to enable User and its Connected Accounts to offer Dynamic Currency Conversion to their Customers, and Stripe is not

offering or providing any service to Customers. Stripe reserves the right to restrict access to Dynamic Currency Conversion until Stripe is satisfied that User's use of Dynamic Currency Conversion meets the requirements stated below.

7.1 Services Restrictions.

User and its Connected Accounts must not:

(a) use Dynamic Currency Conversion except in conjunction with the Stripe Terminal Services;

(b) offer conversion optionality to its Customers except in connection with its acceptance of payments made in exchange for goods or services in connection with its business; or

(c) represent, either explicitly or implicitly, any point during the Dynamic Currency Conversion Transaction process that their use of Dynamic Currency Conversion is a service provided by the relevant Card Network.

7.2 Currencies and Exchange Rates.

The currency exchange rates made available to User and its Connected Accounts as part of Dynamic Currency Conversion may differ from the currency exchange rates Stripe obtains from its service providers or publicly available resources. Stripe reserves the right to add or remove Dynamic Currency Conversion supported currencies at any time without notice. With respect to any

individual Customer transaction, Stripe may choose to apply a different exchange rate than the Currency Exchange Rate when Stripe settles the resulting funds to User's Stripe Account, or when issuing Refunds. User acknowledges and agrees that Dynamic Currency Conversion does not provide: (a) the supply of foreign currencies by Stripe; or (b) a foreign currency exchange or similar service.

7.3 User Obligations.

User must:

(a) provide Customers with all necessary information relating to its use of Dynamic Currency Conversion as required by Law or Payment Method Rules, in the form (including durable medium, as applicable) and manner required, including that this service may include a User-imposed markup on the prevailing currency exchange rate; and

(b) ensure Customers are offered a free choice to accept or decline the conversion option and that Dynamic Currency Conversion is not used to convert a Transaction to a Customer's card currency without first obtaining the Customer's agreement on the basis of the information duly provided;

7.4 Disclaimer.

User remains fully responsible for, and Stripe disclaims all liability with respect to:

(a) User's fulfilment of its obligations under Law and Payment Method Rules, including with respect to its use of Dynamic Currency Conversion;

(b) the accuracy of the prices Dynamic Currency Conversion presents to User and its Customers, and the currency exchange rates Dynamic Currency Conversion uses and applies;

(c) any fees charged to User or its Customers by User's bank or any other applicable financial institution; and

(d) User's action, or failure to act, as a result of any directions or recommendations User receives related to Dynamic Currency Conversion.

8. Definitions.

"**Apps on Devices**" means the application management and distribution service and developer tools provided by Stripe that enable User to deploy Stripe Apps on Stripe Terminal Products.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

“**Dynamic Currency Conversion**” means functionality Stripe may make available via the Stripe Terminal Services that allows User to offer dynamic currency conversion to its Customers on certain Card Network Transactions in supported currencies via supported Stripe Terminal Products, as described in the Stripe Terminal Documentation.

“**On-Reader Forms**” means functionality that allows User to display pre-built user interfaces on Stripe Terminal Product reader device screens that may be used to (a) display customized text to User’s Customers, (b) solicit Customer selection from buttons displaying customized text, or (c) collect and store Customer input text information and signature images.

“**Payment Method Account Details**” means the Payment Method account details for a Customer that the PCI Standards require to be protected, which may include the Customer’s name, and with respect to credit and debit cards, the Customer’s account number, card expiration date, and card verification value or similar security code.

“**Refund**” means an instruction User initiates to provide a full or partial return of funds to a Customer for a processed Transaction.

“**Stripe App**” has the meaning given to that term in the Stripe Apps Developer Agreement.

“**Stripe Apps Developer Agreement**” means the Stripe Apps Developer Agreement accessible from the Stripe Legal Page.

“**Stripe Terminal Documentation**” means the Documentation, along with other documentation that Stripe makes available to User (including via email), relating to the Stripe Terminal Services, Stripe Terminal Software, or Stripe Terminal Products.

“**Stripe Terminal Product**” means a device, instrument, piece of equipment, or other hardware that (a) a Stripe Entity or a third-party distributor or reseller authorized by a Stripe Entity supplies to User, which may be a physical Point of Sale (POS) device, accessory, component, or spare part, and the Terminal Device Software installed on that hardware product; or (b) Stripe approves for use to access the Stripe Terminal Services or the Stripe Technology, or to operate the Stripe Terminal Software.

“**Stripe Terminal Services**” means the Stripe Payments Services for Transactions processed using a Stripe Terminal Product, together with related services and features as described in the Stripe Terminal Documentation and on the Stripe Website.

“**Stripe Terminal Software**” means the Terminal Device Software and Terminal SDK.

“**Terminal Device EULA**” means the Terminal Device Software License Agreement for end users, the terms of which are incorporated into this Agreement by this reference.

“**Terminal Device Software**” has the meaning given to it in the Terminal Device EULA.

“**Terminal Purchase Terms**” means the agreement under which a Stripe Entity supplies the Stripe Terminal Products that User is using.

“**Terminal SDK**” means the software code that is Stripe Technology and is distributed under the MIT license, test environment, and associated documentation, as described in the Stripe Terminal Documentation and which Stripe makes available at **https://github.com/stripe**, including iOS, Android and JavaScript versions, and including all Updates.

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Stripe Treasury (formerly Financial Accounts)

Last updated: April 24, 2026

1. Stripe Treasury Services.

1.1 Operation of These Terms.

These terms ("**Stripe Treasury Terms**") supplement the General Terms and, together with the Stripe Financial Services Terms which are incorporated into these Stripe Treasury Terms by this reference, govern the use of the Stripe Treasury Services. The Regional Terms in Section 11 (Regional Terms) of these Stripe Treasury Terms apply based on User's Stripe Account Country. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms or the Stripe Financial Services Terms.

1.2 Description of Stripe Treasury Services.

The Stripe Treasury Services enable User to make or accept Financial Account Transactions and store funds. User must reside in the User Territory in order to use the Stripe Treasury Services. For the avoidance of doubt, the Stripe Treasury Services are limited to fiat currency services. The Stripe Treasury Services do not include the custody, exchange, transmission, or payout of Stablecoin or any other digital asset. All Stablecoin-related services are governed by the Stablecoin Treasury Terms, the Stripe Global Payouts Stablecoin Terms, and the Stablecoin Partner Terms, as applicable.

2. Services and Support.

2.1 Authority to Conduct Checks.

User authorizes RSP and the Treasury Bank to obtain information about User from their service providers and other third parties, including credit reporting

agencies and information bureaus. If required, User must authorize and direct these third parties to compile and provide this information to RSP or the Treasury Bank, as applicable. User agrees that this information may include User's name, addresses, credit history, and other data (including Personal Data) about User, User's representatives, and User's owners.

2.2 Information Provided to Stripe.

(a) *Financial Account Transactions*. User must, if requested by Stripe, provide information about a Financial Account Transaction, including the source of funds. Stripe may prohibit, disable, or limit User's use of the Stripe Treasury Services until Stripe is satisfied that it has received sufficient information relating to each Financial Account Transaction or other use of the Stripe Treasury Services.

(b) *Payment Instructions*. User is responsible for providing accurate and complete payment instructions, and for verifying the accuracy and completeness of any payment instructions and details that User provides in respect of a Financial Account Transaction.

(c) *Errors*. If User believes that there is an error in a Financial Account Transaction, or an unauthorized Financial Account Transaction has occurred, User must promptly notify Stripe and provide all information requested by Stripe.

2.3 Acknowledgments.

User acknowledges that:

(a) RSP and its Affiliates are not banks;

(b) the Financial Account is not a demand deposit (checking) account, savings account, or other asset or bank account with RSP, an Affiliate of RSP, a Treasury Bank, or an Affiliate of a Treasury Bank;

(c) RSP will act as User's agent with respect to the Financial Account;

(d) RSP will select the Treasury Bank through which User's Financial Account is created;

(e) RSP makes no representation about the sufficiency of the capitalization of the Treasury Bank where User's funds are held; and

(f) RSP may appoint Stripe as its agent or service provider to exercise its rights and perform its obligations under these Stripe Treasury Terms, other than with respect to regulated services.

2.4 Use of VBANs.

Unless otherwise agreed in writing by Stripe, any VBAN issued for the Stripe Treasury Services must only be used in connection with the Stripe Treasury Services. User must maintain the security of the VBAN and prevent its misuse. Stripe, its Affiliates, and Stripe's Financial Providers will not be liable for any

losses, damages, or costs arising out of or related to User's use or disclosure of the VBAN. User acknowledges that a VBAN is not an account at a Treasury Bank.

3. Financial Account Transactions.

3.1 Available Balance.

Solely for the purpose of determining whether funds are available for a Financial Account Transaction, the Available Balance is (a) increased by the amount of any pending provisionally credited Financial Account Transactions (excluding pending returns) in User's Financial Account; and (b) decreased by the amount of Transaction Holds on funds in User's Financial Account. User can view User's Available Balance on the Stripe Dashboard.

3.2 Adding Funds to User's Financial Account.

(a) *How to Add Funds*. User may add funds into a Financial Account via the funding mechanisms Stripe makes available. Stripe is not responsible for any funds transferred, and will not record them as available in a Financial Account, until actually received by Stripe. Financial Account Transactions and Available Balance are available to view in User's Stripe Dashboard.

(b) *Authorization*. User authorizes RSP to act as User's agent to make any Financial Account Transaction requested by User. Stripe will deduct the amount of each Outbound Transaction that User initiates from the Available Balance even if the transaction has not yet been completed. If an initiated Financial

Account Transaction cannot be completed, Stripe may retry the Financial Account Transaction, or complete the Financial Account Transaction in multiple transactions. If that Financial Account Transaction still cannot be completed, Stripe will notify User. RSP may endorse any credit Financial Account Transaction that User presents to be added to User's Financial Account. If there is a qualified endorsement on a credit Financial Account Transaction, RSP may place User's unqualified endorsement on the credit Financial Account Transaction.

3.3 Timing of Financial Account Transactions.

(a) *Timing*. RSP will make a Financial Account Transaction in accordance with the time periods stated in the Documentation unless (i) a Financial Account Transaction Delay occurs, (ii) Stripe exercises a right under the Agreement, or (iii) as permitted by Law to withhold or delay the Financial Account Transaction.

(b) *Transaction Hold*. Stripe may place a Transaction Hold on Financial Account Transactions (i) if Stripe reasonably doubts that it can collect the amounts owed to Stripe; (ii) if Stripe is concerned about potential fraud or other misconduct, including for new Financial Accounts or large Financial Account Transactions; (iii) if Stripe is concerned about compliance with Financial Account Regulatory Requirements; or (iv) for any other reason permitted by the Agreement or Financial Account Regulatory Requirements. Stripe may place a Transaction Hold for more than User's Available Balance.

3.4 Outbound Transaction Initiation.

An Outbound Transaction extinguishes any payout liability that Stripe may have in respect of the payout amount. User acknowledges that once an Outbound Transaction has commenced, it cannot be cancelled or reversed, and Stripe may not be able to (and is under no obligation to attempt to) retrieve funds sent via an Outbound Transaction. If Stripe is able to retrieve the funds, then Stripe may charge User the costs incurred for that retrieval. User may not initiate an Outbound Transaction that is greater than the Available Balance of User's Financial Account.

3.5 RSP's Right to Refuse.

RSP may refuse any Financial Account Transaction (a) by any method that RSP does not specifically permit for User's Financial Account; or (b) that does not include all information RSP or the Treasury Bank require.

3.6 Cut-Off Times.

RSP establishes Cut-Off Times for various Financial Account Transactions and RSP will provide those Cut-Off Times to User through the Stripe Dashboard or otherwise in writing. RSP may change the Cut-Off Time from time to time. Any change to the Cut-Off Time will be effective immediately and without notice to User. User may contact RSP at any time to verify the Cut-Off Time.

3.7 No Overdraft Features.

There is no overdraft feature associated with User's Financial Account. If User's Financial Account has a negative balance, User must promptly transfer

sufficient funds in the applicable Supported Currency into the Financial Account to render the balance positive.

3.8 User's Right to Stop Payment.

If User wishes to stop any scheduled or preauthorized Financial Account Transaction from User's Financial Account, then User must give Stripe instructions to do so within the timeframe specified in the Documentation. If User scheduled or preauthorized the Financial Account Transaction via the Stripe Dashboard, then User may change or cancel the Financial Account Transaction via the Stripe Dashboard as described in the Documentation.

3.9 Liability Related to Financial Account Transactions.

To the extent permitted by Law, User is responsible for all Financial Account Transactions on User's Financial Account, whether or not they are authorized. To the maximum extent permitted by Law, the Stripe Parties will not be liable to User, User's Affiliates, or any third party for any losses, damages, or costs arising out of or relating to:

(a) a failed Financial Account Transaction on User's Financial Account, including if RSP decides to refuse to pay or decline any Financial Account Transaction or if a Financial Account Transaction fails due to circumstances outside of RSP's control;

(b) RSP completing a Financial Account Transaction or otherwise acting in reliance upon any incorrect or incomplete information provided or made

available to RSP; or

(c) any correspondent bank's negligence or failure, or funds lost in transit.

4. Restricting or Closing User's Financial Account.

4.1 Restricting User's Financial Account.

RSP may decline, delay, freeze, or reverse a Financial Account Transaction or part of a Financial Account Transaction, restrict access to User's Financial Account or information on User's Financial Account, or remove funds from User's Financial Account to hold them pending investigation to protect User, RSP, or RSP's Affiliates, or to comply with Financial Account Regulatory Requirements or other legal obligations.

4.2 Replacement Financial Account.

RSP may transfer User's documentation and information (including Personal Data) to a replacement Financial Account and account number, including if User's Financial Account is reported as compromised, or if RSP reasonably believes it is necessary to protect User's Financial Account's security. RSP may move RSP's Custodial Accounts (and therefore User's Financial Account) to a different financial institution.

4.3 Closing User's Financial Account.

(a) *By RSP*. RSP may close User's Financial Account at any time for any reason upon notice to User.

(b) *By User*. User may close User's Financial Account at any time by giving notice to Stripe. If User's account balance is greater than $0, after RSP deducts fees, expenses, claims, and other deductions that RSP has the right to make, RSP may require User to withdraw the remaining balance before RSP closes User's Financial Account.

(c) *RSP Can Keep Financial Account Open*. RSP is not required to close User's Financial Account at User's request if (i) User has pending Financial Account Transactions; (ii) there is an overdraft on User's Financial Account; or (iii) User's Financial Account is subject to Legal Process. In those cases, RSP may restrict User's Financial Account against all future withdrawals, other than those made under Legal Process, until pending Financial Account Transactions are paid or returned, the account balance is no longer negative, and any legal restriction has been released.

(d) *Consequences of Closing User's Financial Account*. After User's Financial Account is closed, RSP has no obligation to accept funds into User's Financial Account, process Financial Account Transactions through the Financial Account on User's behalf, or satisfy any outstanding demands for payment. But, RSP may reopen User's Financial Account if RSP receives funds payable to User's Financial Account.

5. Taxes and Currency Conversion.

5.1 Taxes.

User is responsible for the payment or withholding of any applicable Taxes and the completion of any Tax reporting for User and on behalf of User's Recipient, if required, in connection with the Stripe Treasury Services.

5.2 Currency Conversion.

If a requested Financial Account Transaction requires a currency conversion, then the exchange rate used for that conversion will be determined as stated in the Documentation. Where currency conversion is part of a Financial Account Transaction, any quoted payout amounts and associated fees are estimates, and may fluctuate based on changes in the exchange rate that applies when the currency conversion takes place.

6. Permitted Privacy and Data Use.

User authorizes Stripe and its Affiliates to share, unless prohibited by Financial Account Regulatory Requirements, information, including Personal Data, about User, User's Financial Account, Recipients, and Financial Account Transactions, with third parties (including our Financial Providers): (a) to enable User to open the Financial Account and complete Financial Account Transactions; (b) for the

provisioning of VBANs; (c) in connection with investigating any claim User makes; (d) to comply with Financial Account Regulatory Requirements; (e) to comply with an arbitration order; or (f) as otherwise disclosed or permitted by these Stripe Treasury Terms, Stripe's Privacy Policy, or the Agreement.

7. User Restrictions and Obligations.

User must:

(a) not use the Financial Account to send any payment to any bank or financial institution account outside of the Transaction Territory or to receive any payment from any account located outside the Transaction Territory;

(b) ensure that User's use of the Stripe Treasury Services and performance of User's obligations under these Stripe Treasury Terms comply with all Financial Account Regulatory Requirements;

(c) not use the Financial Account to provide funds transfer services to third parties; and

(d) ensure that no funds transferred into User's Financial Account are proceeds from any criminal activity.

8. Limitation of Liability.

To the extent that Financial Account Regulatory Requirements invalidate or render unenforceable any limitations or exclusions of liability of RSP and its Affiliates under this Agreement with respect to failing to stop payment on a Financial Account Transaction, or paying a Financial Account Transaction bearing an unauthorized or forged signature or endorsement, then the Stripe Parties' aggregate liability with respect to those circumstances will be limited to the face value of the Financial Account Transaction.

9. Disclaimers.

9.1 Availability.

Stripe does not offer service levels for the Stripe Treasury Services.

9.2 Reliance.

User acknowledges that Financial Account Transactions may be sent to the wrong account if User provides Stripe with inaccurate or incomplete information (including due to compromise or fraud).

10. Definitions.

"**ACH Network**" means the automated clearinghouse payment network that the member organizations of Nacha control and manage.

"**Available Balance**" means the amount of funds available in the Financial Account.

"**Balance Transfer**" means a transfer from User's own Stripe Account payments balance, to User's Financial Account, in accordance with the Stripe Treasury Terms.

"**Card Network**" means a payment card network, including the network operated by each of Visa, Mastercard, American Express, and Discover.

"**Custodial Account**" means a custodial account that RSP maintains, in its name, at the Treasury Bank, for the benefit of all accountholders using the Stripe Treasury Services.

"**Cut-Off Time**" means the time on a business day by which RSP must receive an instruction or Financial Account Transaction request in order to process that instruction or request on the same day.

"**Entry**" has the meaning given to it in the Nacha Operating Rules.

"**ERISA**" means the Employee Retirement Income Security Act of 1974, 29 U.S.C. Chapt. 18.

"**FDIC**" means Federal Deposit Insurance Corporation.

"**FDIC Insurance**" means deposit insurance that covers certain types of accounts at FDIC-insured banks.

"**Financial Account**" means the Stripe Account that Stripe provides to User as part of the Stripe Treasury Services.

"**Financial Account Regulatory Requirement**" means Law and the rules of the electronic funds transfer networks the Stripe Treasury Services use.

"**Financial Account Transaction**" means an Inbound Transaction or an Outbound Transaction.

"**Financial Account Transaction Delay**" means a delay of a Financial Account Transaction caused by (a) the unavailability of, or delay by, a Financial Provider (including a Card Network or clearing network), Governmental Authority, telecommunications provider, or internet service provider, including as a result of a Financial Provider's default, insolvency, or bankruptcy; (b) incorrect information, such as a bank account number, provided to Stripe; (c) User's equipment, software, or other technology; (d) a Force Majeure Event; (e) fraud or sanction screening required or requested by Stripe, its Financial Providers, or recipient banks; or (f) the recipient bank not being directly integrated with the clearing system used by Stripe or the type of recipient bank account not being supported by Stripe (e.g. a savings account, money market or investment account, multi-currency account, or foreign or correspondent account).

"**Inbound Transaction**" means any Received Credit, Balance Transfer, or any other entry or transaction that increases the Available Balance, that Stripe may permit from time to time, in its discretion.

"**IRS Code**" means Internal Revenue Code, 26 U.S.C. Title 26.

“**Legal Process**” means a writ of attachment, lien, levy, subpoena, warrant, or other legal order.

“**Nacha**” means the National Automated Clearinghouse Association.

“**Nacha Operating Rules**” means the rules Nacha publishes that govern automated clearing house transactions on the ACH Network, located at**www.nachaoperatingrulesonline.org**.

“**Originator**” has the meaning given to it in the Nacha Operating Rules.

“**Outbound Payment**” means a fiat currency payment from the Financial Account to a Recipient.

“**Outbound Transaction**” means an Outbound Payment, Outbound Transfer, or any other fiat currency entry or transaction that subtracts from the Available Balance that Stripe may permit from time to time in its sole discretion.

“**Outbound Transfer**” means a fiat currency transfer from the Financial Account to User’s own external bank, financial institution account, or other account User designates.

“**Privacy Policy**” means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party’s Personal Data practices and commitments.

“**Received Credit**” means the funds added to a Financial Account in a Supported Currency from an external bank account via the bank transfer, domestic wire, or other supported funding methods.

“**Recipient**” means a third party located in a Transaction Territory, that receives a fiat currency payment or transfer from User's Financial Account.

“**RSP**” means the regulated services provider of the Stripe Treasury Services.

“**Stablecoin**”means any fiat-backed cryptocurrency supported by a Stablecoin Partner, which may be updated from time to time as stated in the applicable Stablecoin Partner Terms and the Documentation.

“**Stablecoin Partner**”means an entity, which may be a Stripe Affiliate or a third party, that provides Stablecoin-related services to User, including the exchange, custody, transmission, or payout of Stablecoin, under the applicable Stablecoin Partner Terms.

“**Stablecoin Partner Terms**” means the terms that govern the Stablecoin Partner's provision, and User's access to and use of, the Stablecoin Partner Services, and which may be updated from time to time.

“Stripe Treasury Services” means the Services that enable User to (a) access a Financial Account; (b) fund a Financial Account with a Received Credit or with a Balance Transfer; (c) make Outbound Transactions; and (d) engage in other permitted Financial Account Transactions (in each case limited to fiat currency transactions) as further described in the Documentation.

"**Supported Currency**" means a currency supported under the Stripe Treasury Services as communicated to User by Stripe.

"**Transaction Hold**" means a restriction on the availability of funds in a Financial Account or on User's ability to effect a Financial Account Transaction that Stripe places as a result of delayed funds availability, Legal Process, or other circumstances as determined by Stripe in its sole discretion.

"**Transaction Territory**" means any location that Stripe may make available from time-to-time for Financial Account Transactions.

"**Treasury Bank**" means a bank at which Stripe maintains User funds in connection with the Stripe Treasury Services.

"**VBAN**" means the virtual account number associated with User's Financial Account that is provisioned by a Treasury Bank.

11. Regional Terms.

The following Regional Terms apply for the countries below. If there is a conflict between the Stripe Treasury Terms and the Regional Terms, the Regional Terms prevail.

United States.

The following Regional Terms apply for Users in the United States.

11.1 Regulated Services.

Stripe Treasury Services include money transmission services provided by RSP, and RSP is a licensed money transmitter and registered money services business, as defined under the Financial Account Regulatory Requirements. Each reference to "RSP" in these Stripe Treasury Terms means Stripe Payments Company.

11.2 Custodial Account; FDIC Insurance.

RSP will hold the funds represented in a Financial Account in a Custodial Account and will have control over those funds. Section 3.1 (Holding of Funds) of the Stripe Financial Services Terms and any similar section in the Agreement will not apply to funds that are eligible for pass-through FDIC Insurance and are held in the Custodial Accounts, and Stripe has no rights to any interest earned on funds held in those accounts. Unless Stripe advises User otherwise, User will not earn interest on funds in User's Financial Account. Funds held in USD in a Custodial Account (other than an Insurance Ineligible Custodial Account) are expected to be eligible for pass-through FDIC Insurance, up to the then-current per depositor limit. FDIC Insurance coverage is contingent on determinations FDIC makes at the time the Treasury Bank goes into receivership or other form of insolvency. The FDIC Insurance per depositor limit applies to the aggregate of all funds that User has on deposit with the relevant Treasury Bank as beneficial owner, including all funds in another account with the Treasury Bank. FDIC Insurance applies only to funds that have settled in a Financial Account and does not apply to funds that are provisionally credited to a Financial Account or

that are pending but not yet settled. Stripe may earn a fee from the Treasury Bank in connection with the Stripe Treasury Services.

11.3 ACH Access.

(a) *Origination*. Under the Nacha Operating Rules, User is the Originator of the Entries User originates via User's Financial Account. User must (a) obtain the consent of each of User's payors and payees in compliance with the Nacha Operating Rules before originating an Entry over the ACH Network to debit or credit their account; and (b) maintain the security and integrity of all information User collects in the course of making an Entry. RSP may suspend User's access to the ACH Network if User originates an Entry that results in a dispute or unauthorized Financial Account Transaction.

(b) *Credit Entries*. User's rights and obligations concerning any credit Entry transmitted via the ACH Network are governed by, and construed in accordance with, the laws of the State of New York. Credit given to the recipient by the recipient's financial institution for any such credit Entry will be provisional until the recipient's financial institution has received final settlement through a Federal Reserve Bank or otherwise has received payment as provided for in Section 4A-403(a) of Article 4A of the Uniform Commercial Code as enacted in the State of New York. If the recipient's financial institution does not receive such payment for the credit Entry, the recipient's financial institution is entitled to a refund from the recipient in the amount of the credit to the recipient's account, and User will not be considered to have paid the amount of the credit Entry to

the recipient. User must not originate Entries as a Nested Third Party Sender (as defined in the Nacha Operating Rules) through User's Financial Account.

11.4 Compliance with ERISA.

User represents on the date User first uses the Stripe Treasury Services, and warrants at all times during User's use of the Stripe Treasury Services, that User does not lend funds to User's Financial Account or otherwise deliver property to Stripe on behalf of:

(a) an "employee benefit plan" within the meaning of Section 3(3) of ERISA;

(b) a "plan" within the meaning of Section 4975(e)(1) of the IRS Code;(c) an entity whose underlying assets constitute "plan assets" subject to Title I of ERISA or Section 4974 of the IRS Code by reason of Section 3(42) of ERISA, U.S. Department of Labor Regulation 29 C.F.R. Section 25.10.3-101 or otherwise; or(d) a "governmental plan" (as defined in ERISA or the IRS Code) or another type of plan (or an entity whose assets are considered to include the assets of a governmental plan or other plan) that is subject to any Law or restriction that is substantively similar or of similar effect to Section 406 of ERISA or Section 4975 of the IRS Code.

11.5 Account Numbers.

RSP and any other person involved in the Financial Account Transaction may rely on the routing number and account number that User provides when giving a transfer instruction. If the transfer instruction identifies a different person from

the account owner identified by the number, RSP and any other person that handles the instruction may still rely exclusively on the number.

11.6. Definitions.

"Insurance Ineligible Custodial Account" means the Custodial Accounts specified in the Documentation as not eligible for pass-through FDIC insurance.

"**User Territory**" means the United States and its territories and protectorates (excluding the Northern Mariana Islands, US Virgin Islands, and Guam).

United Kingdom.

The following Regional Terms apply for Users in the United Kingdom.

11.1 Modifications.

(a) Section 2.2(c) (Errors) is replaced with the following clause: "If User believes that there is an error in a Financial Account Transaction, or an unauthorized Financial Account Transaction has occurred, User must notify Stripe and provide all information requested by Stripe immediately and without undue delay, and no later than 13 months from the date that Financial Account Transaction appears on User's Financial Account."

(b) Section 3.3(b) (Transaction Hold) is replaced with the following clause: "If after final settlement of any Financial Account Transaction, User or any third party asserts a claim alleging that the Financial Account Transaction was

altered, contained a forged or unauthorized signature or endorsement, or was not properly payable for any reason, then Stripe PSP may place a Transaction Hold for the amount of the Financial Account Transaction from User's Financial Account until the claim is finally investigated and resolved."

(c) Section 3.4 (Outbound Transaction Initiation) is modified by adding the following clause to the end of Section 3.4: "Once the Outbound Transaction is made, this will result in a redemption of E-money on par with the value of that Outbound Transaction."

11.2. E-Money Issuer.

User's Financial Account is an E-money account. Stripe PSP is the issuer of the E-money held in User's Financial Account. Each reference to "RSP" in these Stripe Treasury Terms means Stripe Payments UK Ltd.

11.3 Transaction Management.

(a) *Liability for Unauthorized Transactions*. Stripe will reimburse User for any unauthorized Financial Account Transaction where Stripe determines that User has not authorized the underlying Financial Account Transaction, provided that User will be liable for the first £35 of any unauthorized Financial Account Transaction where Stripe reasonably believes User should have been aware of the unauthorized use.

However, Stripe will not be liable for any unauthorized transaction where (a) User used a Financial Account for an Unauthorized Purpose or with intent or gross

negligence, failed to use the Financial Account in accordance with these Stripe Treasury Terms, including to take all reasonable steps to keep account credentials and the devices on which User accesses User's Financial Account secure and confidential at all times; or (b) User failed to immediately notify Stripe of the unauthorized use.

If Stripe reimburses User for an unauthorized or incorrectly executed Financial Account Transaction and subsequently determines that the relevant Financial Account Transaction was duly authorized and correctly executed, Stripe may recoup or set off an amount equal to that reimbursed amount from User's Financial Account.

(b) *Reimbursements of Authorized Push Payments*. Stripe will reimburse User for relevant Financial Account Transactions as and when required to comply with the Financial Account Regulatory Requirements relating to authorized push payment scams. If User believes that User has been subject to an authorized push payment scam, User must immediately report any such Financial Account Transactions through the Stripe Dashboard.

11.4 Definitions.

"**Unauthorized Purpose**" means (a) a fraudulent or illegal purpose; (b) a consumer, personal, or household purpose; and (c) any purpose unrelated to the Stripe Treasury Services.

"**User Territory**" means the United Kingdom.

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Stripe Treasury for Platforms - Connected Accounts

Last modified: November 18, 2025

1. Stripe Treasury for Platforms Services.

1.1 Operation of These Terms.

These terms ("**Stripe Treasury for Platforms Accountholder Terms**") supplement the General Terms, and together with the Stripe Financial Services Terms and the Stripe Treasury Terms each of which are incorporated into these terms by this reference, govern the use of the Stripe Treasury for Platforms Services as a Stripe Treasury for Platforms Accountholder. Capitalized terms that are not defined in these terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms, or the Stripe Treasury Terms. If User is a Stripe Connect Platform using the Stripe Treasury for Platforms Services for User's own business purposes, these Stripe Treasury for Platforms Accountholder Terms apply to User as a Stripe Treasury for Platforms Accountholder, and references to "Stripe Connect Platform" in these terms are also references to User.

1.2 Order of Precedence.

If any term in these Stripe Treasury for Platforms Accountholder Terms conflicts with a term or terms incorporated by reference into these terms, then unless terms of lower precedence expressly state to the contrary, the order of precedence is: (a) these Stripe Treasury for Platforms Accountholder Terms; (b) the Stripe Treasury Terms; (c) the Stripe Financial Services Terms; and (d) the General Terms.

2. Use of the Stripe Treasury for Platforms Services.

2.1 Scope.

Stripe Treasury for Platforms Services are money transmission services, and RSP is a licensed money transmitter and registered money services business, as defined under the Financial Accounts Regulatory Requirements. User must reside in the Stripe Treasury for Platforms Territory to use the Stripe Treasury for Platforms Services. User's Stripe Connect Platform will provide User access to the Stripe Treasury for Platforms Services (if applicable). Subject to the Financial Accounts Regulatory Requirements and these Stripe Treasury for Platforms Accountholder Terms, User and User's Treasury for Platforms Authorized Users will be able to (a) add funds to User's Financial Account via ACH, wire transfer, and other supported funding methods; and (b) transfer funds from User's Financial Account to any account able to receive ACH or wire transfers at any financial institution.

2.2 Acknowledgment.

User acknowledges that User's use of the Stripe Treasury for Platforms Services may be subject to additional terms specific to User's Stripe Connect Platform, which User's Stripe Connect Platform will provide at the time User requests access to the Stripe Treasury for Platforms Services.

3. Treasury for Platforms Authorized Users.

3.1 Instructions from Stripe Connect Platform.

User authorizes RSP to accept instructions from User's Stripe Connect Platform with respect to Financial Account Transactions, manage User's Financial Account and take other action on User's Financial Account. User must provide User's Stripe Connect Platform with all information regarding User's Treasury for Platforms Authorized Users, any agent appointed under an applicable power of attorney, and the electronic credentials (such as logins) for User's Financial Account, and User must immediately provide User's Stripe Connect Platform with updated information if that information changes. User must notify User's Stripe Connect Platform at least 5 business days before making any change to (a) User's form of ownership (such as changing from a sole proprietor to a limited liability company or corporation); or (b) User's Treasury for Platforms Authorized Users.

3.2 Agents.

If User chooses to appoint an agent under a power of attorney to manage the Financial Account, the power of attorney must be in a form acceptable to User's Stripe Connect Platform and RSP. RSP and User's Stripe Connect Platform may rely on a copy of the power of attorney and are not required to confirm its validity.

3.3 Instructions.

If RSP chooses to comply with an instruction that User's Stripe Connect Platform transmits, RSP may impose any condition, including requiring that User provides RSP with a surety bond or put in place an indemnity agreement in a form that is satisfactory to RSP. RSP may refuse to comply with an instruction from User's Stripe Connect Platform if RSP believes that:

(a) the instruction is fraudulent or User did not authorize it;

(b) there are multiple or conflicting instructions;

(c) User's Treasury for Platforms Authorized User or agent is exceeding their authority in giving the instruction; or

(d) complying with the instruction may expose RSP or its Affiliates to liability.

4. Operating User's Financial Account.

4.1 Accessing User's Financial Account.

User may access User's Financial Account and the Stripe Treasury for Platforms Services through the Stripe Treasury for Platforms Dashboard, and by any other means User's Stripe Connect Platform makes available to User. User may use the Stripe Treasury for Platforms Dashboard to view User's Stripe Treasury for Platforms Account Information and conduct Financial Account Transactions, including adding funds to User's Financial Account, transferring funds, and making payments from User's Financial Account to third parties. If User uses other Services made available to User in connection with User's Financial Account or the Stripe Treasury for Platforms Dashboard, as applicable, additional terms may apply to those Services. User must use the Stripe Treasury for Platforms Dashboard only in compliance with the documentation that User's Stripe Connect Platform makes available to User.

4.2 Account Security.

User must keep User's account credentials and the devices on which User accesses User's Financial Account secure and confidential at all times. User must notify RSP immediately at treasury-support@stripe.com if there has been any actual or suspected unauthorized access to User's credentials. In addition to being responsible for Financial Account Transactions conducted on User's Financial Account, User is responsible for all losses, damages and costs that RSP and its Affiliates suffer as a result of User's delay in notifying RSP of the unauthorized access.

4.3 User Obligations.

User must:

(a) only use the Stripe Treasury for Platforms Services with respect to a commercial business enterprise organized in the Stripe Treasury for Platforms Territory;

(b) not use the Financial Account to send or receive a wire transfer to or from a recipient located outside the Transaction Territory;

(c) comply with all Financial Account Regulatory Requirements in connection with User's use of the Stripe Treasury for Platforms Services;

(d) promptly notify User's Stripe Connect Platform of each change to any information User provides or makes available to RSP and its Stripe Connect Platform in connection with its Financial Account (including all information pertaining to User's country of citizenship, residence, principal place of business, and legal and tax status); and

(e) not open a Financial Account for a sole proprietorship unless User is the sole owner of that business, and User must remain the sole owner at all times during the Term.

4.4 Interest.

(a) *No Interest Unless Advised*. Unless User's Stripe Connect Platform advises User otherwise, User will not earn interest on funds in User's Financial Account. Stripe may be compensated for placing User's funds at a Treasury Bank.

(b) *Allocation of Interest*. If RSP establishes an interest-bearing Custodial Account and User's Stripe Connect Platform informs User that User's Financial Account will bear interest, then RSP will allocate accrued interest under that Custodial Account in the proportion that User's average daily balance during the preceding month bears to the average daily balance of all funds that are held in that Custodial Account over the same time period and calculated on the same basis. RSP will allocate interest to User's Financial Account only in whole cents. Any fractional amount of the interest amount that would otherwise be credited to User's Financial Account that is less than half of one cent will be rounded down and that fractional amount will be carried over to the following month. Any fractional amount of the funds equal to half of one cent or more will be rounded up and that fractional amount will be carried forward as negative accrual to the following month.

4.5 Legal Process.

User authorizes RSP to comply with each Legal Process relating to User or User's Financial Account that RSP or User's Stripe Connect Platform receives, without needing to determine whether that Legal Process was validly issued or is enforceable. If a Transaction Hold is in effect, RSP will continue to charge all applicable fees, even though User's Financial Account cannot be closed. RSP may charge User a fee for, and recover RSP's costs incurred in, complying with each Legal Process. If the Financial Account Regulatory Requirements permit, RSP will deduct those fees and costs from User's Available Balance.

5. Transactions on User's Financial Account.

5.1 Adding Funds to User's Financial Account.

RSP is not obligated to notify User promptly after funds are added into User's Financial Account. User can confirm via the Stripe Treasury for Platforms Dashboard whether RSP has received a Financial Account Transaction that adds funds to User's Financial Account.

5.2 Transfers from User's Financial Account.

By initiating a transfer from User's Financial Account via the Stripe Treasury for Platforms Dashboard, User authorizes User's Stripe Connect Platform to instruct RSP to make the Financial Account Transaction User specifies. RSP may deduct the amount of each transfer that User's Stripe Connect Platform initiates or approves from User's Available Balance, even if the transfer has not yet been completed.

5.3 Funds Availability.

RSP establishes Cut-Off Times for various Financial Account Transactions and RSP will provide those Cut-Off Times to User through the Stripe Treasury for Platforms Dashboard or otherwise in writing. RSP may change the Cut-Off Time from time to time. Any change to the Cut-Off Time will be effective immediately and without notice to User. User may contact RSP at any time to verify the Cut-Off Time.

5.4 Processing Order.

RSP will process User's Financial Account Transactions on each business day in the following order:

(a) first, transfers to User's Financial Account that RSP receives from User's Stripe Connect Platform before the Cut-Off Time will be processed in the order in which RSP receives them, but any amounts credited to User's Financial Account are provisionally credited until those funds clear; and

(b) second, transfers from User's Financial Account (e.g., other Financial Account Transactions resulting in deducting funds from User's Financial Account) that RSP receives by the Cut-Off Time will be processed in the order in which RSP receives them.

Reversals of provisional credits may occur at any time during this process. RSP may use a different processing order if the Financial Account Regulatory Requirements require.

5.5 No Overdraft Feature.

There is no overdraft feature associated with User's Financial Account. If User's Available Balance is not sufficient to pay for each Financial Account Transaction in the order in which it is processed, RSP may return or reject the Financial Account Transaction, or RSP may permit the Financial Account Transaction to proceed, in which case User's Financial Account may become overdrawn. RSP does not impose a fee when it returns or rejects a Financial Account Transaction

for which there are insufficient funds. However, third parties may impose a fee or other charge (such as penalty interest) for dishonored or late payments, and User is solely responsible for those fees and charges.

5.6 User's Right to Stop Payment.

If User wishes to stop any scheduled or preauthorized transfer from User's Financial Account, then User must give User's Stripe Connect Platform instructions to do so in time for the Stripe Connect Platform to instruct RSP at least 3 business days before the day on which the Financial Account Transaction is scheduled to be made. If User scheduled or preauthorized the transfer via the Stripe Treasury for Platforms Dashboard, then User may change or cancel the transfer via the Stripe Treasury for Platforms Dashboard at least 3 business days before the day on which the Financial Account Transaction is scheduled to be made.

5.7 RSP's Right to Refuse.

To the extent the Financial Account Regulatory Requirements do not prohibit the actions listed in this Section, RSP may refuse to complete any Financial Account Transaction, including:

(a) if User's Financial Account has insufficient funds to cover a Financial Account Transaction;

(b) if RSP is unable to verify ownership of or other information about User's Financial Account, or the individual or entity to or from whom the funds will be

transferred;

(c) to protect the security of User's Financial Account and RSP's systems; or

(d) if the Financial Account Transaction would violate these Stripe Treasury for Platforms Accountholder Terms or the Financial Account Regulatory Requirements.

5.8 Financial Account Transaction Limitations.

There are limits on the number and value of Financial Account Transactions that User may make from User's Financial Account, which are described on the Stripe Treasury for Platforms Dashboard or otherwise disclosed by RSP or User's Stripe Connect Platform. RSP may allow Financial Account Transactions that exceed applicable limits, or temporarily reduce User's limits from time to time without notice (unless the Financial Account Regulatory Requirements require otherwise). RSP or User's Stripe Connect Platform may change the limits at any time.

5.9 Reviewing User's Financial Account Transactions.

(a) *Obligation to Review*. User must review User's Financial Account history and each Financial Account Transaction as soon as possible. If User believes that there is an error or discrepancy in a Financial Account Transaction, User must notify User's Stripe Connect Platform promptly, and no later than 30 days after User's Stripe Connect Platform makes the Financial Account history available to User (or, if applicable, a longer period stated in the Financial Account Regulatory

Requirements). If User believes an unauthorized Financial Account Transaction has been made on User's Financial Account, then User must immediately notify User's Stripe Connect Platform, and in any case within 1 day after User becomes aware. If RSP or User's Stripe Connect Platform requests, User must submit a written statement with details about the unauthorized Financial Account Transaction. If User fails to notify User's Stripe Connect Platform as required under this Section, or User's Stripe Connect Platform does not notify RSP in a timely manner, then losses, damages, or costs User suffers as a result of the unauthorized Financial Account Transaction may not be recoverable, or recovery may be more time consuming or difficult.

(b) *Assistance in Investigations*. User must assist RSP and User's Stripe Connect Platform in the investigation and related prosecution of claims for unauthorized Financial Account Transactions by completing the appropriate statements and reports that RSP or User's Stripe Connect Platform reasonably requests.

5.10 Withholding Financial Account Transactions.

If after final settlement of any Financial Account Transaction, User or any third party asserts a claim to User's Stripe Connect Platform alleging that the Financial Account Transaction was altered, contained a forged or unauthorized signature or endorsement, or was not properly payable for any reason, then RSP may withhold the amount of the Financial Account Transaction from User's Financial Account until the claim is finally investigated and resolved.

5.11 Liability Related to Financial Account Transactions.

User is responsible for all Financial Account Transactions on User's Financial Account, whether or not they are authorized. To the maximum extent permitted by Law, the Stripe Parties will not be liable to User, User's Affiliates, or any third party for any losses, damages, or costs arising out of or relating to:

(a) a failed Financial Account Transaction on User's Financial Account, including if RSP decides to refuse to pay or decline any Financial Account Transaction or if a Financial Account Transaction fails due to circumstances outside of RSP's control;

(b) RSP or User's Stripe Connect Platform completing a Financial Account Transaction or otherwise acting in reliance upon any incorrect or incomplete information provided or made available to RSP or User's Stripe Connect Platform;

(c) RSP's refusal to comply with User's Stripe Connect Platform's instructions under Section 3.3 of these Stripe Treasury for Platforms Accountholder Terms; or

(d) any correspondent bank's negligence or failure, or funds lost in transit.

6. Fees and Security.

6.1 Fee Disclosure.

User's Stripe Connect Platform is responsible for disclosing to User all applicable fees (if any) that apply to User's use of the Stripe Treasury for Platforms Services. User's Stripe Connect Platform will disclose those fees at the time User requests access to the Stripe Treasury for Platforms Services and will disclose any changes before they take effect.

6.2 User's Responsibility for Disputes.

To the maximum extent permitted by Law, User is liable to RSP for all losses, damages, and costs that RSP incurs as a result of any dispute involving User's Financial Account, including as a result of relying on User's Stripe Connect Platform's representations or instructions. User authorizes RSP to (i) deduct these losses, damages, and costs from funds in User's Financial Account; or (ii) set them off in accordance with Section 6.3 of these Stripe Treasury for Platforms Accountholder Terms with or without prior notice to User.

6.3 Setoff.

RSP may deduct, recoup or setoff all fees User owes RSP (if any) from funds in User's Financial Account, even if this would cause an overdraft. Alternatively, RSP may invoice User for some or all of those fees on a monthly basis in arrears, and User must pay the fees within 30 days after the date of the invoice.

7. Closing User's Financial Account.

7.1 Closing User's Financial Account.

After User's Financial Account is closed, RSP will enable User's Stripe Connect Platform to provide User access to User's Financial Account history for 60 days.

7.2 Adverse Claims.

If there are conflicting instructions with respect to User's Financial Account or if there is any dispute regarding User's Financial Account, then without limiting RSP's rights under these Stripe Treasury for Platforms Accountholder Terms, RSP may refer the conflict or dispute to a court for resolution. If any person notifies RSP of a dispute, RSP does not need to decide if the dispute has merit before RSP takes further action. RSP may exercise any of these rights without notice to User.

8. Definitions.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Custodial Account**" means a custodial account that RSP maintains, in its name, at the Treasury Bank, for the benefit of all accountholders using the Stripe Treasury Services.

"**Cut-Off Time**" means the time on a business day by which RSP must receive an instruction or Financial Account Transaction request in order to process that

instruction or request on the same day.

"**Reversal**" means the reversal of the settlement of funds for a Transaction.

"**Stripe Connect Platform**" means a platform provider that uses the Stripe Connect Services.

"**Stripe Connect Services**" means (a) if User is a Stripe Connect Platform, the Services that allow User to (i) create, manage and enable Services for User's Connected Accounts, as described in the Stripe Connect Infrastructure Terms; and (ii) enable User or User's Connected Accounts to use the Stripe Payments Services, as described in the Stripe Connect Terms (if applicable); or (b) if User is a Connected Account, the Services described in the Connected Account Agreement.

"**Stripe Treasury for Platforms Accountholder**" means a Connected Account, or Stripe Connect Platform using the Stripe Treasury for Platforms Services for User's own business purpose, who has successfully completed the onboarding requirements in the Stripe Treasury for Platforms Dashboard.

"**Stripe Treasury for Platforms Account Information**" means Personal Data or business information that a Stripe Connect Platform provides on behalf of its Connected Accounts to enable Stripe and its Affiliates to (a) determine the Connected Accounts' eligibility to access the Stripe Treasury for Platforms Services; (b) make the Stripe Treasury for Platforms Services available to Stripe Treasury for Platforms Accountholders; and (c) fulfill their responsibilities to

applicable Treasury Banks and electronic funds transfer networks that Stripe Treasury for Platforms Services use.

"**Stripe Treasury for Platforms Dashboard**" means a user interface that Stripe or a Stripe Connect Platform provides that enables a Stripe Treasury for Platforms Accountholder to manage its Financial Account.

"**Stripe Treasury for Platforms Services**" means the Services that enable a Treasury for Platforms Accountholder to create and maintain a Financial Account where the Treasury for Platforms Accountholder can (a) store, spend, and manage funds; and (b) make electronic payments and funds transfers to and from that account.

"**Stripe Treasury for Platforms Territory**" means the United States and Puerto Rico, or such other jurisdictions Stripe permits, as further described in the Documentation.

"**Treasury for Platforms Authorized User**" means an individual that a Stripe Treasury for Platforms Accountholder authorizes to use the Stripe Treasury for Platforms Services.

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Stripe Treasury for Platforms - Platform

Last modified: November 18, 2025

1. Stripe Treasury for Platforms Services.

These terms ("**Stripe Treasury for Platforms - Platform Terms**") supplement the General Terms, the Stripe Financial Services Terms, and the Stripe Connect Infrastructure Terms, and govern User's ability to offer the Stripe Treasury for Platforms Services to its Connected Accounts. These Stripe Treasury for Platforms - Platform Terms do not apply to User's use of the Stripe Treasury for Platforms Services for User's own business purposes. If User wishes to use the Stripe Treasury for Platforms Services for those purposes, then the Stripe Treasury for Platforms Accountholder Terms will apply to User as a Stripe Treasury for Platforms Accountholder, except that references to "Stripe Connect Platform" in those terms are also references to User. Capitalized terms that are not defined in these Stripe Treasury for Platforms - Platform Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms and the Stripe Connect Infrastructure Terms.

2. Access to the Stripe Treasury for Platforms Services.

User must not offer, market or otherwise make the Stripe Treasury for Platforms Services available to Connected Accounts located outside of the Stripe Treasury for Platforms Territory. User must ensure that no Connected Account uses the

Stripe Treasury for Platforms Services outside of the Stripe Treasury for Platforms Territory.

3. Onboarding Connected Accounts.

3.1 General Responsibility.

User must ensure that each Connected Account that wishes to access the Stripe Treasury for Platforms Services successfully completes the onboarding requirements described in Section 3.3 (Information and Consent).

3.2 Approval of Connected Account.

A Stripe Entity, as well as the applicable Treasury for Platforms Bank, must approve each Connected Account as part of the onboarding process before the Connected Account uses the Stripe Treasury for Platforms Services.

3.3 Information and Consent.

User must:

(a) submit, or ensure that each Connected Account submits, all Stripe Treasury for Platforms Account Information that Stripe, its Affiliates and the applicable Treasury for Platforms Bank request to verify and screen the Connected Account's eligibility to access the Stripe Treasury for Platforms Services, and

confirm that the Connected Account is not engaging in a Prohibited or Restricted Business;

(b) ensure that each Connected Account User that intends to onboard as a Stripe Treasury for Platforms Accountholder agrees to the Stripe Treasury for Platforms Accountholder Terms and the Connected Account Agreement before accessing the Stripe Treasury for Platforms Services. At Stripe's request, User must provide proof as Stripe requires that the Stripe Treasury for Platforms Accountholder Terms and the Connected Account Agreement are binding on the Connected Account. If Stripe believes that User's existing acceptance process does not create a binding agreement between Stripe and the Connected Account, then, upon Stripe's request, User must modify that process as Stripe requires;

(c) notify each Connected Account if Stripe approves its access to the Stripe Treasury for Platforms Services, and promptly notify a Connected Account that becomes a Stripe Treasury for Platforms Accountholder if Stripe suspends or terminates its access to the Stripe Treasury for Platforms Services; and

(d) notify Stripe Treasury for Platforms Accountholders of all changes to the Stripe Treasury for Platforms Accountholder Terms and ensure that those Stripe Treasury for Platforms Accountholders agree to them. If any Stripe Treasury for Platforms Accountholder does not agree to the modified Stripe Treasury for Platforms Accountholder Terms, then User must immediately stop making the Stripe Treasury for Platforms Services available to that Stripe Treasury for Platforms Accountholder.

4. Responsibility for Stripe Treasury for Platforms Accountholders.

4.1 Stripe Treasury for Platforms Accountholder Terms.

User must ensure that Stripe Treasury for Platforms Accountholders, along with their Treasury for Platforms Authorized Users, comply with the Stripe Treasury for Platforms Accountholder Terms. Upon Stripe's request, User must assist with enforcing the Stripe Treasury for Platforms Accountholder Terms against Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorized Users. User must ensure that Stripe Treasury for Platforms Accountholders implement and comply with any changes to the Stripe Treasury for Platforms Services, which Stripe will communicate to User.

4.2 Responsibility for Activity.

User is responsible and liable to Stripe for all Activity on Connected Accounts in connection with the Stripe Treasury for Platforms Services, whether initiated by User or not, including all Financial Account Transactions, associated fines, and any use of the Stripe Treasury for Platforms Services in a manner prohibited under these Stripe Treasury for Platforms - Platform Terms, the Stripe Treasury for Platforms Accountholder Terms, or the Connected Account Agreement. User and the relevant Connected Account are jointly and severally liable to Stripe for amounts the Connected Account owes to Stripe, and Stripe may collect these amounts from User in accordance with this Agreement. If Stripe determines that

User's responsibility for Activity on Connected Accounts creates an unacceptable risk to Stripe, Stripe may exercise its remedies listed in Section 8.2 (Stripe Remedies).

5. Account Management and Support for Stripe Treasury for Platforms Accountholders.

5.1 Dashboard for Stripe Treasury for Platforms Accountholders.

User must provide and maintain a Stripe Treasury for Platforms Dashboard for use by Stripe Treasury for Platforms Accountholders.

5.2 Integration with Stripe API.

Promptly after Stripe notifies User that Stripe-hosted onboarding is available, User must integrate with the Stripe API according to the Documentation in a way that allows (a) a Stripe Entity to host onboarding of Stripe Treasury for Platforms Accountholders; and (b) User or Stripe, at User's option, to be responsible for providing Stripe Treasury for Platforms Accountholder account management and access to the Stripe Treasury for Platforms Services.

5.3 Obligation to Pass On Information.

(a) If User elects to be responsible for providing Stripe Treasury for Platforms Accountholder account management and access to the Stripe Treasury for Platforms Services, then User must pass on to the Stripe Treasury for Platforms

Accountholders, without changes or deletions, all information that Stripe and its Affiliates make available for User to pass on to them. User must ensure that all information, including account balances, transaction history and customer service issues, that User passes from the Stripe Treasury for Platforms Accountholders to Stripe and its Affiliates is accurate and complete.

(b) User must ensure that Connected Account Data is passed to Stripe in the manner prescribed in the Documentation.

5.4 Communicating Fees.

User must clearly communicate to each Stripe Treasury for Platforms Accountholder all fees (if any) that User charges that are related to the Stripe Treasury for Platforms Services, and specify whether or not those fees are passthrough fees from Stripe.

5.5 Currency Conversion.

If a requested Financial Account Transaction requires a currency conversion, then the exchange rate used for that conversion will be determined as stated in the Documentation. User must communicate to the Stripe Treasury for Platforms Accountholder all requisite/required information about the currency conversion in accordance with the Documentation and the Financial Account Regulatory Requirements.

5.6 Support.

User must provide all support to Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorized Users according to the Stripe Treasury for Platforms Product Guidelines.

6. Compliance.

6.1 Generally.

User must (a) make the Stripe Treasury for Platforms Services available to Stripe Treasury for Platforms Accountholders according to the Financial Account Regulatory Requirements; and (b) ensure that Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorized Users access the Stripe Treasury for Platforms Services in compliance with the Financial Account Regulatory Requirements. User must not, and must ensure that Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorized Users do not take or fail to take any action that could cause a Stripe Entity or any applicable Treasury for Platforms Bank to violate any Financial Account Regulatory Requirement.

6.2 Stripe Treasury for Platforms Product Guidelines.

User must (a) ensure that each Stripe Treasury for Platforms Accountholder complies with all Stripe Treasury for Platforms Product Guidelines; and (b) establish, maintain, and act according to a compliance program that will enable and ensure each Stripe Treasury for Platforms Accountholder complies with the

Financial Account Regulatory Requirements and the Stripe Treasury for Platforms Product Guidelines.

6.3 Marketing.

User must not distribute or share any marketing materials relating to the Stripe Treasury for Platforms Services without Stripe's prior approval. User must submit all marketing materials to Stripe using a process Stripe communicates to User.

6.4 Stripe Treasury for Platforms Accountholder Consents.

User must obtain all necessary rights and consents from each actual and prospective Stripe Treasury for Platforms Accountholder and Treasury for Platforms Authorized User to (a) provide Personal Data to Stripe and its Affiliates; (b) allow Stripe and its Affiliates to collect, use, retain and disclose that Personal Data; and (c) allow Stripe and its Affiliates to exercise their rights and perform their obligations under these Stripe Treasury for Platforms - Platform Terms and according to Stripe's Privacy Policy and, any Treasury for Platforms Bank's Privacy Policy (as applicable). User must, when onboarding Stripe Treasury for Platforms Accountholders, disclose to them that User may provide Personal Data to Stripe, its Affiliates, and applicable Treasury for Platforms Banks, and that Stripe, its Affiliates and applicable Treasury for Platforms Banks may collect, use, retain and disclose Personal Data.

7. Indemnification.

User will defend the Stripe Parties from and against any Claim, and indemnify the Stripe Parties against all Stripe Losses, to the extent arising out of or relating to (a) inaccurate or incomplete information provided (including through the Stripe Treasury for Platforms Dashboard) to a Stripe Entity or the applicable Treasury for Platforms Bank by or on behalf of User or any Stripe Treasury for Platforms Accountholder; (b) a Stripe Treasury for Platforms Accountholder's breach of the Stripe Treasury for Platforms Accountholder Terms; or (c) a negative balance or financial loss or damage caused by User or a Stripe Treasury for Platforms Accountholder. User authorizes Stripe to debit each User Bank Account or Stripe Account, at Stripe's discretion, to cure any negative balance of a Stripe Treasury for Platforms Accountholder.

8. Stripe Remedies.

8.1 Triggering Event.

Stripe may exercise any one or more of the remedies stated in Section 8.2 (Stripe Remedies) if Stripe determines that a User Entity:

(a) has a negative Financial Account balance;

(b) is or is likely to become the subject of an Insolvency Event;

(c) has experienced or is likely to experience a deterioration of its business or financial condition that Stripe considers to be material;

(d) has breached or is likely to breach, or has caused or is likely to cause Stripe to breach, this Agreement (or any other Stripe services agreement with a Stripe Entity) or the Provider Terms applicable to the User Entity's use of the Services;

(e) has violated or is likely to violate Financial Account Regulatory Requirements or Financial Provider Terms;

(f) has caused or is likely to cause Stripe to violate Financial Account Regulatory Requirements or Financial Provider Terms;

(g) has experienced or is likely to experience a Change of Control;

(h) has, either itself or by way of its employees, agents, directors or contractors, initiated or submitted Financial Account Transactions or undertaken any other action that is or is likely to be fraudulent, suspicious or involve criminal activity;

(i) has, without Stripe's prior consent, changed its business model (including services supplied by a User Entity to its customers), exposing Stripe to increased risk; or

(j) has acted in a manner or engaged in business, trading practice or other activity that presents an unacceptable risk.

8.2 Stripe Remedies.

If an event described in Section 8.1 (Triggering Event) occurs, then Stripe may do one or more of the following:

(a) establish, fund, and use a Reserve;

(b) debit each User Bank Account, Financial Account, or Stripe Account to cure any negative balance of a Stripe Treasury for Platforms Accountholder;

(c) suspend or terminate User's ability to submit Financial Account Transactions; and

(d) refuse to process Financial Account Transactions.

9. Fraudulent Transactions.

As between the parties, User is responsible for all: (a) losses, damages, and costs Stripe and its Affiliates incur due to fraudulent Financial Account Transactions, and the limitations on liability in Section 8.3 and 8.4 of the General Terms (Limitation on Indirect Liability; Liability Cap) do not apply; and (b) costs associated with any Financial Provider-initiated audit or forensic investigation arising out of or relating to User’s offering of the Stripe Treasury for Platforms Services.

10. Termination.

These Stripe Treasury for Platforms - Platform Terms automatically terminate if the Stripe Connect Terms terminate for any reason.

11. Definitions.

"**Financial Account**" means the Stripe Account that Stripe provides to User as part of the Stripe Financial Accounts Services.

"**Financial Account Regulatory Requirement**" means Law and the rules of the electronic funds transfer networks the Stripe Financial Accounts Services use.

"**Financial Account Transaction**" means an Inbound Transaction or an Outbound Transaction.

"**Privacy Policy**" means any or all of a publicly posted privacy policy, privacy notice, data policy, cookies policy, cookies notice, or other similar public policy or public notice that addresses a party's Personal Data practices and commitments.

"**Stripe Treasury for Platforms Accountholder**" means a Connected Account, or Stripe Connect Platform using the Stripe Treasury for Platforms Services for its own business purpose, who has successfully completed the onboarding requirements in the Stripe Treasury for Platforms Dashboard.

"**Stripe Treasury for Platforms Account Information**" means Personal Data or business information that a Stripe Connect Platform provides on behalf of its

Connected Accounts to enable Stripe and its Affiliates to (a) determine the Connected Accounts' eligibility to access the Stripe Treasury for Platforms Services; (b) make the Stripe Treasury for Platforms Services available to Stripe Treasury for Platforms Accountholders; and (c) fulfill their responsibilities to applicable Treasury for Platforms Banks and electronic funds transfer networks that Stripe Treasury for Platforms Services use.

"**Stripe Treasury for Platforms Dashboard**" means a user interface that Stripe or a Stripe Connect Platform provides that enables a Stripe Treasury for Platforms Accountholder to manage its Financial Account.

"**Stripe Treasury for Platforms Product Guidelines**" means all product design, marketing, compliance, reporting and other guidelines and requirements established by a Stripe Entity or the applicable Treasury for Platforms Banks from time to time in connection with the Stripe Treasury for Platforms Services.

"**Stripe Treasury for Platforms Services**" means the Services that enable a Treasury for Platforms Accountholder to create and maintain a Financial Account where the Treasury for Platforms Accountholder can (a) store, spend, and manage funds; and (b) make electronic payments and funds transfers to and from that account.

"**Stripe Treasury for Platforms Territory**" means the United States and Puerto Rico, or such other jurisdiction(s) as Stripe may permit in the Documentation.

"**Stripe Treasury Services**" means the Services that enable User to (a) access a Financial Account; (b) fund a Financial Account with a Received Credit or with a

Balance Transfer; (c) make Outbound Transactions; and (d) engage in other permitted Financial Account Transactions; as further described in the Documentation.

“**Stripe Losses**” means all amounts finally awarded to the third party making a Claim, and all penalties, fines, and third-party costs (including legal fees) paid by the Stripe Parties, to the extent arising from the Claim.

"**Treasury for Platforms Authorized User**" means an individual that a Stripe Treasury for Platforms Accountholder authorizes to use the Stripe Treasury for Platforms Services.

“**Treasury for Platforms Bank**” means a bank through which a Stripe Entity holds Treasury for Platforms Accountholder funds.

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Stripe Treasury for Platforms - Connected Accounts (United Kingdom)

Last modified: July 21, 2026

These Stripe Treasury for Platforms (United Kingdom) - Accountholder Terms of Service (“**Stripe Treasury for Platforms (United Kingdom) Accountholder**

Terms") supplement the General Terms, and together with the Stripe Financial Services Terms and the Stripe Treasury Terms, govern the use of the Stripe Treasury for Platforms Services as a Stripe Treasury for Platforms Accountholder if User is located in the Stripe Treasury for Platforms Territory. If User is a Stripe Connect Platform using the Stripe Treasury for Platforms Services for User's own business purposes, these Stripe Treasury for Platforms (United Kingdom) Accountholder Terms apply to User as a Stripe Treasury for Platforms Accountholder, and references to "Stripe Connect Platform" in these terms are also references to User. Capitalised terms that are not defined in these Stripe Treasury for Platforms (United Kingdom) Accountholder Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms and the Stripe Treasury Terms.

1. Stripe Treasury for Platforms Services.

User must be resident in the Stripe Treasury for Platforms Territory to use the Stripe Treasury for Platforms Services. User's Stripe Connect Platform will provide User access to the Stripe Treasury for Platforms Services (if applicable). Subject to the Financial Account Regulatory Requirements and these Stripe Treasury for Platforms (United Kingdom) Accountholder Terms, User and User's Treasury for Platforms Authorised Users will be able to (a) add funds to User's Financial Account via supported funding methods; and (b) transfer funds from User's Financial Account to any account able to receive fund transfers at any financial institution.

2. Use of the Stripe Treasury for Platforms Services.

User acknowledges that User's use of the Stripe Treasury for Platforms Services may be subject to additional terms specific to User's Stripe Connect Platform, which User's Stripe Connect Platform will provide at the time User requests access to the Stripe Treasury for Platforms Services.

3. Set up and Operation of the Stripe Treasury for Platforms Account.

3.1 Representation and Warranty.

User represents as of the date User requests to open a Financial Account, and warrants at all times during the Term, that, if User is an individual opening the Financial Account for a business that is a sole proprietorship, User is the sole owner of that business.

3.2 Stripe Treasury for Platforms Accounts

The Stripe Treasury for Platforms Account will contain one or more Financial Accounts. Financial Accounts are denominated in GBP, or such other currencies as Stripe may make available from time to time in its sole discretion.

4. Treasury for Platforms Authorised Users.

4.1 Instructions from Stripe Connect Platform.

User authorises Stripe to accept instructions from User's Stripe Connect Platform with respect to Financial Account Transactions, manage User's Financial Account and take other actions on User's Financial Account. User must provide User's Stripe Connect Platform with all information regarding User's Treasury for Platforms Authorised Users, any agent appointed under an applicable power of attorney, and the electronic credentials (such as logins) for User's Financial Account, and User must immediately provide User's Stripe Connect Platform with updated information if that information changes. User must notify User's Stripe Connect Platform at least 5 business days before making any change to (a) User's form of ownership (such as changing from a sole proprietor to a limited liability company); or (b) User's Treasury for Platforms Authorised Users.

4.2 Agents.

If User chooses to appoint an agent under a power of attorney to manage the Financial Account, the power of attorney must be in a form acceptable to User's Stripe Connect Platform and RSP. RSP and User's Stripe Connect Platform may rely on a copy of the power of attorney and are not required to confirm its validity.

4.3 Instructions.

If RSP chooses to comply with an instruction that User's Stripe Connect Platform transmits, RSP may impose any condition that it deems reasonable prior to carrying out the instruction. RSP may refuse to comply with an instruction from User's Stripe Connect Platform if Stripe believes that:

(a) the instruction is fraudulent or User did not authorise it;

(b) there are multiple or conflicting instructions;

(c) User's Treasury for Platforms Authorised User or agent is exceeding their authority in giving the instruction; or

(d) complying with the instruction may expose RSP or its Affiliates to liability.

5. Operation of Financial Accounts

5.1 Accessing User's Stripe Treasury for Platforms Account.

User may access its Stripe Treasury for Platforms Account and the Stripe Treasury for Platforms Services through the Treasury for Platforms Dashboard, and by any other means User's Stripe Connect Platform makes available to User. User may use the Treasury for Platforms Dashboard to view User's Stripe Treasury for Platforms Account Information and conduct Financial Account Transactions, including adding funds to User's Financial Account, transferring

funds, and making payments from User's Financial Account to third parties. If User uses other Services made available to User in connection with User's Stripe Treasury for Platforms Account or the Treasury for Platforms Dashboard, as applicable, additional terms may apply to those Services. User must use the Treasury for Platforms Dashboard only in compliance with the documentation that User's Stripe Connect Platform makes available to User.

5.2 Account Security.

User must keep User's account credentials and the devices on which User accesses User's Stripe Treasury for Platforms Account secure and confidential at all times. User must notify both User's Stripe Connect Platform through the required channels and Stripe immediately at Treasury for Platforms-support@stripe.com if there has been any actual or suspected unauthorised access to User's credentials. Failure to notify of any actual or suspected unauthorised access may impact User's liability for any Financial Account Transactions that may occur.

5.3 Representations and Warranties.

User represents on the date User first uses the Stripe Treasury for Platforms Services, and warrants at all times during the Term, that:

(a) User is engaged in a commercial business enterprise (which may be as a sole proprietor) or a non-profit organisation organised and operating in the Stripe Treasury for Platforms Territory;

(c) User complies with all Financial Account Regulatory Requirements in connection with User's use of the Stripe Treasury for Platforms Services; and

(d) User does not use the Stripe Treasury for Platforms Services to enable any individual or entity (including User) to benefit from any Prohibited or Restricted Business.

5.4 Legal Process.

User authorises RSP to comply with each Legal Process relating to User or User's Financial Account that RSP or User's Stripe Connect Platform receives, without needing to determine whether that Legal Process was validly issued or is enforceable. If a Transaction Hold is in effect, RSP may continue to charge all applicable fees, even if User's Financial Account cannot be closed. RSP may charge User a fee for, and recover Stripe's costs incurred in, complying with each Legal Process. If the Financial Account Regulatory Requirements permit, RSP will deduct those fees and costs from User's Available Treasury for Platforms Balance.

6. Transactions on User's Financial Account.

6.1 Adding Funds onto User's Financial Account

RSP is not obligated to notify User promptly after funds are added into User's Financial Account. User can confirm via the Stripe Treasury for Platforms Dashboard whether RSP has received a Financial Account Transaction that adds funds to User's Financial Account.

6.2 Transfers from User's Financial Account.

By initiating a transfer from User's Financial Account via the Treasury for Platforms Dashboard, User authorises (a) User's Stripe Connect Platform to instruct RSP to make the Financial Account Transaction User specifies; and (b) RSP to act on those instructions. RSP may deduct the amount of each transfer that User's Stripe Connect Platform initiates or approves from User's Available Treasury for Platforms Balance, even if the transfer has not yet been completed. RSP may refuse any transfer (i) by any method that RSP does not specifically permit for User's Financial Account; or (ii) that does not include all information RSP requires. For any Confirmation of Payee requests, the Stripe Connect Platform may reply on User's behalf, and RSP is entitled to rely on User's Stripe Connect Platform's response to the same extent it would rely on User's response.

6.3 Cross-Border Transfers Involving Currency Exchange.

If a transfer from User's Financial Account requires a currency conversion, then the exchange rate used for that conversion will be determined and communicated to User by User's Stripe Connect Platform. Where currency conversion is part of a transaction, any quoted payout amounts and associated fees are estimates, and may fluctuate without notice based on changes in the

exchange rate that applies when the currency conversion takes place. RSP is not responsible for any losses User may suffer as a result of a currency exchange.

6.4 User's Right to Stop Payment.

If User wishes to stop any scheduled or preauthorised transfer from User's Financial Account, then User must give User's Stripe Connect Platform instructions to do so in time for the Stripe Connect Platform to instruct Stripe accordingly at least 3 business days before the day on which the Financial Account Transaction is scheduled to be made. If User scheduled or preauthorised the transfer via the Stripe Treasury for Platforms Dashboard, then User may change or cancel the transfer via the Stripe Treasury for Platforms Dashboard at least 3 business days before the day on which the Financial Account Transaction is scheduled to be made.

6.5 Stripe's Right to Refuse.

To the extent the Financial Account Regulatory Requirements do not prohibit the actions listed in this Section 6.5 (Stripe's Right to Refuse), RSP may refuse to complete any Financial Account Transaction, including:

(a) if User's Financial Account has insufficient funds to cover a Financial Account Transaction;

(b) if RSP reasonably doubts that it can collect any amounts owed to Stripe;

(c) if RSP is unable to verify ownership of or other information about User's Financial Account, or the individual or entity to or from whom the funds will be transferred;

(d) to protect the security of User's Financial Account and Stripe's systems;

(e) if Stripe is concerned about potential fraud or other misconduct; or

(f) if the Financial Account Transaction would violate these Stripe Treasury for Platforms (United Kingdom) Accountholder Terms or the Financial Account Regulatory Requirements.

6.6 Financial Account Transaction Limitations.

Limits on the number and value of Financial Account Transactions that User may make from User's Financial Account may be imposed by RSP or User's Stripe Connect Platform. RSP may allow Financial Account Transactions that exceed applicable limits, or temporarily reduce User's limits from time to time without notice (unless the Financial Account Regulatory Requirements require otherwise). RSP or User's Stripe Connect Platform may change the limits at any time.

7. Transaction Management.

7.1 Reviewing User's Financial Account Transactions.

(a) *Obligation to Review*. User must review User's Financial Account history and each Financial Account Transaction as soon as possible. If User believes that there is an error or discrepancy in a Financial Account Transaction, User must notify User's Stripe Connect Platform promptly. If User believes an unauthorised Financial Account Transaction has been made on User's Financial Account, then User must immediately notify User's Stripe Connect Platform. If RSP or User's Stripe Connect Platform requests, User must submit a written statement with details about the unauthorised Financial Account Transaction. If User fails to notify User's Stripe Connect Platform as required, or User's Stripe Connect Platform does not notify RSP in a timely manner, then losses, damages, or costs User suffers as a result of the unauthorised Financial Account Transaction may not be recoverable, or recovery may be more time consuming or difficult.

(b) *Assistance in Investigations*. User must assist RSP and User's Stripe Connect Platform in the investigation and related prosecution of claims for unauthorised Financial Account Transactions by completing the appropriate statements and reports that RSP or User's Stripe Connect Platform reasonably requests.

7.2 Liability Related to Financial Account Transactions.

To the extent permitted by Law, User is responsible for all Financial Account Transactions on User's Financial Account, whether or not they are authorised. User acknowledges that Financial Account Transactions may be sent to the wrong account if User provides RSP with inaccurate or incomplete information (including due to compromise or fraud). To the maximum extent permitted by

Law, the Stripe Parties will not be liable to User, User's Affiliates or any third party for any losses, damages or costs arising out of or relating to:

(a) a failed Financial Account Transaction on User's Financial Account, including if RSP decides to refuse to pay or decline any Financial Account Transaction or if a Financial Account Transaction fails due to circumstances outside of Stripe's control;

(b) RSP or User's Stripe Connect Platform completing a Financial Account Transaction or otherwise acting in reliance upon any incorrect or incomplete information provided or made available to RSP or User's Stripe Connect Platform;

(c) RSP's refusal to comply with User's Stripe Connect Platform's instructions under Section 4.3 (Instructions); or

(d) any correspondent bank's negligence or failure, or funds lost in transit.

7.3 Reporting Unauthorised and Incorrectly Executed Transactions.

If User believes there are fraudulent or unauthorised transactions on User's Financial Account, User must immediately report any such Financial Account Transactions to RSP by filing a dispute through the Treasury for Platforms Dashboard.

If User believes that User's Financial Account was subject to an incorrectly executed or defective charge, User must first contact the payee to resolve the

dispute regarding the relevant Financial Account Transaction. If User is unable to resolve the dispute with the payee, then User must file the dispute through User's Treasury for Platforms Dashboard.

User must notify any incorrectly executed, defective or unauthorised Financial Account Transactions to RSP without undue delay, and no later than 13 months from the date the Financial Account Transaction appears on User's Financial Account.

7.4 Determining Incorrectly Executed, Defective or Unauthorised Transactions.

When User notifies RSP of an incorrectly executed, defective or unauthorised Financial Account Transaction through the Treasury for Platforms Dashboard, RSP will evaluate the submitted information in accordance with Financial Account Regulatory Requirements. If RSP determines, in its sole discretion, that the Financial Account Transaction was incorrectly executed, defective or unauthorised, RSP will credit the amount of the applicable Financial Account Transaction back to User's Financial Account.

7.5 Liability for Unauthorised Transactions.

RSP will reimburse User for any unauthorised Financial Account Transaction where RSP determines that neither User nor a Treasury for Platforms Authorised User authorised the underlying Financial Account Transaction, provided that

(a) User will be liable for the first £35 of any unauthorised Financial Account Transaction where RSP reasonably believes User should have been aware of the

unauthorised use;

(b) RSP will not be liable for any unauthorised transaction where (i) User or a Treasury for Platforms Authorised User used a Financial Account for an Unauthorised Purpose or with intent or gross negligence, failed to use the Financial Account in accordance with the terms of this Agreement, including to take all reasonable steps to keep account credentials and the devices on which User accesses User's Stripe Treasury for Platforms Account secure and confidential at all times, or the Stripe Treasury for Platforms Product Guidelines; or (ii) User failed to immediately notify RSP of the unauthorised use.

If RSP reimburses User for an unauthorised or incorrectly executed Financial Account Transaction and subsequently determines that the relevant Financial Account Transaction was duly authorised and correctly executed, RSP may recoup or set off an amount equal to that reimbursed amount from User's Financial Account.

8. Tax Reporting.

User is responsible for (a) determining User's tax liability related to User's Financial Account; and (b) reporting, withholding and remitting in a timely manner all taxes due to the appropriate Governmental Authority. User must promptly notify User's Stripe Connect Platform of all changes related to User's tax affairs, and provide all records and information that it or RSP requests to comply with the Financial Account Regulatory Requirements.

9.1 Fee Disclosure.
User's Stripe Connect Platform is responsible for disclosing to User all applicable fees (if any) that apply to User's use of the Stripe Treasury for Platforms Services. User's Stripe Connect Platform will disclose those fees at the time User requests access to the Stripe Treasury for Platforms Services and will disclose any changes before they take effect.

9.2 User's Responsibility for Disputes.

To the maximum extent permitted by Law, User is liable to Stripe for all losses, damages and costs that Stripe incurs as a result of any dispute involving User's Financial Account, including as a result of relying on User's Stripe Connect Platform's representations or instructions. User authorises Stripe to (i) deduct these losses, damages and costs from funds in User's Financial Account; or (ii) set them off in accordance with Section 9.3 (Setoff) with or without prior notice to User.

9.3 Setoff.

RSP may deduct, recoup or setoff all fees User owes Stripe (if any) from funds in User's Financial Account. Alternatively, Stripe may invoice User for some or all of those fees on a monthly basis in arrears, and User must pay the fees within 30 days after the date of the invoice.

10.1 Closing User's Stripe Treasury for Platforms Account.

Unless otherwise required under Financial Account Regulatory Requirements, after User's Stripe Treasury for Platforms Account is closed, RSP will enable User's Stripe Connect Platform to provide User access to User's Stripe Treasury for Platforms Account history for 60 days.

10.2 Adverse Claims.

If there are conflicting instructions with respect to User's Stripe Treasury for Platforms Account or if there is any dispute regarding User's Stripe Treasury for Platforms Account, then without limiting Stripe's rights under these Stripe Treasury for Platforms Accountholder Terms, Stripe may refer the conflict or dispute to a court for resolution. If any person notifies Stripe of a dispute, Stripe does not need to decide if the dispute has merit before Stripe takes further action. Stripe may exercise any of these rights without notice to User.

11. Limitation of Liability.

To the extent that the Financial Account Regulatory Requirements invalidate or render unenforceable any limitations or exclusions of liability of RSP and its Affiliates under this Agreement with respect to failing to stop payment on a Financial Account Transaction, or paying an unauthorised Financial Account

Transaction, then the Stripe Parties' aggregate liability with respect to those circumstances will be limited to the face value of the Financial Account Transaction.

12. Definitions.

"**Available Treasury for Platforms Balance**" means the amount of funds that is available to be transferred or paid out of a Financial Account.

"**Confirmation of Payee**" means the service to validate a payee's account name before initiating a payment.

"**Connected Account**" means (a) a Platform User that has a Stripe Account onboarded to a Stripe Connect Platform via the Stripe Connect Services; or (b) a Payout Recipient.

"**Platform User**" means, where User is acting as a Stripe Connect Platform, a user of User's platform.

"**Stripe Connect Platform**" means a platform provider that uses the Stripe Connect Services.

"**Stripe Connect Services**" means (a) if User is a Stripe Connect Platform, the Services that allow User to (i) create, manage and enable Services for User's Connected Accounts, as described in the Stripe Connect Infrastructure Terms; and (ii) enable User or User's Connected Accounts to use the Stripe Payments

Services, as described in the Stripe Connect Terms (if applicable); or (b) if User is a Connected Account, the Services described in the Connected Account Agreement.

"**Stripe Treasury for Platforms Account**" means an account that Stripe creates for a Stripe Treasury for Platforms Accountholder as part of the Stripe Treasury for Platforms Services to enable the management of Financial Account(s).

"**Stripe Treasury for Platforms Accountholder**" means a Connected Account, or Stripe Connect Platform using the Stripe Treasury for Platforms Services for User's own business purpose, who has successfully completed the onboarding requirements described in the Stripe Treasury for Platforms Platform Terms.

"**Stripe Treasury for Platforms Account Information**" means Personal Data or business information that a Stripe Connect Platform provides on behalf of its Connected Accounts to enable Stripe and its Affiliates to (a) determine the Connected Accounts' eligibility to access the Stripe Treasury for Platforms Services; (b) make the Stripe Treasury for Platforms Services available to Stripe Treasury for Platforms Accountholders; and (c) fulfill their responsibilities to Treasury for Platforms Transfer Networks.

"**Stripe Treasury for Platforms Product Guidelines**" means all product design, marketing, compliance, reporting and other guidelines and requirements established by a Stripe Entity from time to time in connection with the Stripe Treasury for Platforms Services.

“**Stripe Treasury for Platforms Territory**” means the United Kingdom, Gibraltar, or such other jurisdictions Stripe permits, as further described in the Documentation.

"**Treasury for Platforms Authorised User**" means an individual that a Stripe Treasury for Platforms Accountholder authorises to use the Stripe Treasury for Platforms Services.

“**Treasury for Platforms Dashboard**” means the user interface provided to enable a Stripe Treasury for Platforms Accountholder to manage its Stripe Treasury for Platforms Account.

“**Treasury for Platforms Transfer Networks**” means the electronic funds transfer networks the Stripe Treasury for Platforms Services uses, credit card networks, and debit card networks.

“**Unauthorised Purpose**” means (a) a fraudulent or illegal purpose; (b) a consumer, personal, or household purpose; and (c) any purpose unrelated to the Stripe Treasury for Platforms Services.

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Stripe Treasury for Platforms - Platform (United Kingdom)

Last updated: July 21, 2026

These Stripe Treasury for Platforms (United Kingdom) - Platform Terms ("**Stripe Treasury for Platforms (United Kingdom) - Platform Terms**") supplement the General Terms, the Stripe Financial Services Terms and the Stripe Connect Infrastructure Terms, and govern User's ability to offer the Stripe Treasury for Platforms Services to Connected Accounts in the Stripe Treasury for Platforms Territory. These Stripe Treasury for Platforms (United Kingdom) - Platform Terms do not apply to User's use of the Stripe Treasury for Platforms Services for User's own business purposes. If User uses the Stripe Treasury for Platforms Services for those purposes, then the Stripe Treasury for Platforms Accountholder Terms will apply to User as a Stripe Treasury for Platforms Accountholder, except that references to "Stripe Connect Platform" in those terms are also references to User. Capitalised terms that are not defined in these Stripe Treasury for Platforms (United Kingdom) - Platform Terms have the same meanings given to them in the General Terms, the Stripe Financial Services Terms and the Stripe Connect Infrastructure Terms.

1. Stripe Treasury for Platforms Services.

User must not offer the Stripe Treasury for Platforms Services to ineligible Connected Accounts.

2. Access to the Stripe Treasury for Platforms Services.

User must not offer, market or otherwise make the Stripe Treasury for Platforms Services available to Connected Accounts located outside of the Stripe Treasury for Platforms Territory. User must ensure that no Connected Account uses the Stripe Treasury for Platforms Services outside of the Stripe Treasury for Platforms Territory.

3. Onboarding Connected Accounts.

3.1 General Responsibility.

User must ensure that each Connected Account that wishes to access the Stripe Treasury for Platforms Services successfully completes the onboarding requirements described in Section 3.2 (Information and Consent). Stripe must approve each Connected Account as part of the onboarding process before the Connected Account uses the Stripe Treasury for Platforms Services.

3.2 Information and Consent.

User must:

(a) submit, or ensure that each Connected Account submits, all Stripe Treasury for Platforms Account Information that Stripe requests to verify and screen the Connected Account's eligibility to access the Stripe Treasury for Platforms Services, and confirm that the Connected Account is not engaging in a Prohibited or Restricted Business;

(b) ensure that each Connected Account User intends to onboard as a Stripe Treasury for Platforms Accountholder agrees to the Stripe Treasury for Platforms Accountholder Terms and the Connected Account Agreement before accessing the Stripe Treasury for Platforms Services. At Stripe's request, User must provide proof as Stripe requires that the Stripe Treasury for Platforms Accountholder Terms are binding on the Connected Account. If Stripe believes that User's existing acceptance process does not create a binding agreement between Stripe and the Connected Account, then, upon Stripe's request, User must modify that process as Stripe requires;

(c) notify each Connected Account if Stripe approves its access to the Stripe Treasury for Platforms Services, and promptly notify a Connected Account that becomes a Stripe Treasury for Platforms Accountholder if Stripe suspends or terminates its access to the Stripe Treasury for Platforms Services; and

(d) notify Stripe Treasury for Platforms Accountholders of all changes to the Stripe Treasury for Platforms Accountholder Terms and ensure that those Stripe Treasury for Platforms Accountholders agree to them. If any Stripe Treasury for Platforms Accountholder does not agree to the modified Stripe Treasury for Platforms Accountholder Terms, then User must immediately stop making the

Stripe Treasury for Platforms Services available to that Stripe Treasury for Platforms Accountholder.

4. Responsibility for Stripe Treasury for Platforms Accountholders.

4.1 Stripe Treasury for Platforms Accountholder Terms.

User must ensure that Stripe Treasury for Platforms Accountholders, along with their Treasury for Platforms Authorised Users, comply with the Stripe Treasury for Platforms Accountholder Terms. Upon Stripe's request, User must assist with enforcing the Stripe Treasury for Platforms Accountholder Terms against Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorised Users. User must ensure that Stripe Treasury for Platforms Accountholders implement and comply with any changes to the Stripe Treasury for Platforms Services, which Stripe will communicate to User.

4.2 Responsibility for Activity.

User is responsible and liable to Stripe for all Activity on Connected Accounts in connection with the Stripe Treasury for Platforms Services, whether initiated by User or not, including all Financial Account Transactions, claims for reimbursement relating to authorised push payment fraud, associated fines, and any use of the Stripe Treasury for Platforms Services in a manner prohibited under these Stripe Treasury for Platforms (United Kingdom) - Platform Terms,

the Stripe Treasury for Platforms Accountholder Terms, or the Connected Account Agreement. User and the relevant Connected Account are jointly and severally liable to Stripe for amounts the Connected Account owes to Stripe, and Stripe may collect these amounts from User in accordance with this Agreement. If Stripe determines that User's responsibility for Activity on Connected Accounts creates an unacceptable risk to Stripe, Stripe may exercise its remedies listed in Section 11.2 (Stripe Remedies).

5. Account Management and Support for Stripe Treasury for Platforms Accountholders.

5.1 Dashboard for Stripe Treasury for Platforms Accountholders.

User must provide and maintain a Stripe Treasury for Platforms Dashboard for use by Stripe Treasury for Platforms Accountholders.

5.2 Integration with Stripe API.

Promptly after Stripe notifies User that Stripe-hosted onboarding is available, User must integrate with the Stripe API according to the Documentation in a way that allows (a) a Stripe Entity to host onboarding of Stripe Treasury for Platforms Accountholders; and (b) User or Stripe, at User's option, to be responsible for providing Stripe Treasury for Platforms Accountholder account management and access to the Stripe Treasury for Platforms Services.

(a) If User elects to be responsible for providing Stripe Treasury for Platforms Accountholder account management and access to the Stripe Treasury for Platforms Services, then User must pass on to the Stripe Treasury for Platforms Accountholders, without changes or deletions, all information that Stripe makes available for User to pass on to them. User must ensure that all information, including account balances, transaction history and customer service issues, that User passes from the Stripe Treasury for Platforms Accountholders to Stripe and its Affiliates is accurate and complete.

(b) User must ensure that Connected Account Data is passed to Stripe in the manner prescribed in the Documentation.

5.4 Communicating Fees.

User must clearly communicate to each Stripe Treasury for Platforms Accountholder all fees (if any) that User charges that are related to the Stripe Treasury for Platforms Services, and specify whether or not those fees are passthrough fees from Stripe. Stripe may review the fees User charges User's Stripe Treasury for Platforms Accountholders in connection with the Stripe Treasury for Platforms Services to determine whether the fees comply with Stripe's requirements, applicable Treasury for Platforms Transfer Network requirements, and Law. If Stripe determines the fees do not comply, User must immediately modify the fees and reimburse the Stripe Treasury for Platforms Accountholder as Stripe directs.

If a requested Financial Account Transaction requires a currency conversion, then the exchange rate used for that conversion will be determined as stated in the Documentation. Where currency conversion is part of a Financial Account Transaction, any quoted payout amounts and associated fees are estimates, and may fluctuate based on changes in the exchange rate that applies when the currency conversion takes place. User must clearly communicate to the Stripe Treasury for Platforms Accountholder the relevant information about the currency conversion as required in the Documentation and under the Financial Account Regulatory Requirements.

5.6 Confirmation of Payee.

For any Confirmation of Payee requests, Stripe may permit or require User to reply on behalf of User's Stripe Treasury for Platforms Accountholder, and Stripe is entitled to rely on User's response to the same extent it would rely on the response of the Stripe Treasury for Platforms Accountholder.

5.7 Support.

User must provide all support to Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorised Users according to the Stripe Treasury for Platforms Product Guidelines.

6. Compliance.

User must:

(a) make the Stripe Treasury for Platforms Services available to Stripe Treasury for Platforms Accountholders according to the Financial Account Regulatory Requirements;

(b) ensure that Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorised Users access the Stripe Treasury for Platforms Services in compliance with the Financial Account Regulatory Requirements;

(c) not, and must ensure that Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorised Users do not, take or fail to take any action that could cause Stripe or any of its Affiliates to violate any Financial Account Regulatory Requirement;

(d) upon request, provide Stripe with a Stripe Treasury for Platforms Account on User's platform, and enable access to features (as needed) that Stripe may use to test and monitor User's use of, and compliance with, these Terms; and

(e) ensure that Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorised Users use the Stripe Treasury for Platforms Services for business purposes only.

6.2 Stripe Treasury for Platforms Product Guidelines.

User must (a) ensure that each Stripe Treasury for Platforms Accountholder complies with all Stripe Treasury for Platforms Product Guidelines; and (b) establish, maintain, and act according to a compliance program that will enable and ensure each Stripe Treasury for Platforms Accountholder complies with the Financial Account Regulatory Requirements and the Stripe Treasury for Platforms Product Guidelines.

6.3 Marketing.

User must not distribute or share any marketing materials relating to the Stripe Treasury for Platforms Services without Stripe's prior approval. User must submit all marketing materials to Stripe using a process Stripe communicates to User. Stripe may provide template marketing materials to User, which User may use without further Stripe approval as long as the template marketing materials are not modified.

6.4 Stripe Treasury for Platforms Accountholder Consents.

User must obtain all necessary rights and consents from each actual and prospective Stripe Treasury for Platforms Accountholder to (a) provide Personal Data to Stripe and its Affiliates; (b) allow Stripe and its Affiliates to collect, use, retain and disclose that Personal Data; and (c) allow Stripe and its Affiliates to exercise their rights and perform their obligations under these Stripe Treasury for Platforms (United Kingdom) - Platform Terms and according to Stripe's Privacy Policy. User must, when onboarding Stripe Treasury for Platforms Accountholders, (a) disclose to them that User may provide Personal Data to

Stripe, and its Affiliates, and that Stripe and its Affiliates may collect, use, retain and disclose Personal Data in accordance with Stripe's Privacy Policy.

7. Data Use

7.1 Data Collection.

User must obtain and maintain all necessary rights and consents under Law to provide the User Information that User provides to Stripe about each of User's (a) Principal Owners and employees, independent contractors and agents; and (b) Connected Accounts, Stripe Treasury for Platforms Accountholders and Treasury for Platforms Authorised Users.

7.2 Securing Account Data.

User must secure Personal Data in User's possession or control, and User must ensure that User's Stripe Treasury for Platforms Accountholders secure Personal Data in their possession or control. When stored or processed digitally, User must use appropriate organisational and technical measures to secure Personal Data in User's possession or control, including through industry-standard encryption. User must monitor, and User must ensure that User's Stripe Treasury for Platforms Accountholders monitor, for suspicious, fraudulent and unauthorised Financial Account Transactions on each Stripe Treasury for Platforms Accountholder's Financial Account.

8.1 Disputes

User must provide a channel through which Stripe Treasury for Platforms Accountholders can submit disputes to User. User must immediately submit any disputes User receives to Stripe through the Stripe API or the Stripe Dashboard. User must not interfere with any Stripe Treasury for Platforms Accountholder's ability to dispute a Financial Account Transaction.

8.2 Reporting Unauthorised Transactions.

If a Stripe Treasury for Platforms Accountholder believes that there are fraudulent or unauthorised transactions on a Financial Account, or that they have been the victim of an authorised push payment scam, User must immediately report any relevant Financial Account Transactions to Stripe by filing a dispute through the Stripe Dashboard or User must facilitate the Stripe Treasury for Platforms Accountholder in filing a dispute for any such Financial Account Transactions with Stripe.

8.3 Reporting Erroneous Transactions.

If User believes that a Financial Account was subject to an incorrectly executed or otherwise erroneous charge, the User must first contact the relevant payee regarding the relevant Financial Account Transaction. If the User is unable to resolve the matter with the relevant payee, then User must file the dispute

through User's Stripe Dashboard or User must facilitate the Stripe Treasury for Platforms Accountholder in filing a dispute for the Financial Account Transaction through another channel that User provides. Stripe Treasury for Platforms Accountholders must notify any incorrectly executed, erroneous or unauthorised Financial Accounts Transactions to Stripe within 13 months from the date the Financial Account Transaction appears on their Financial Account.

8.4 Determining Unauthorised Financial Account Transactions.

When a Stripe Treasury for Platforms Accountholder submits or reports an erroneous or unauthorised Financial Account Transaction, Stripe will evaluate the submitted information in accordance with Law. If Stripe determines, in its sole discretion, that the Financial Account Transaction was erroneous, incorrectly executed or unauthorised, Stripe will credit the amount of the applicable Financial Account Transaction back to the applicable Financial Account. User must abide by Stripe's determination. User may not pass any costs or dispute fees User incurs as a result of any fraudulent or unauthorised Financial Account Transactions on to a Stripe Treasury for Platforms Accountholder.

9. Indemnification.

User will defend and indemnify the Stripe Parties from and against any Claim, and indemnify the Stripe Parties for all Stripe Losses (including claims for reimbursement relating to authorised push payment fraud) arising out of or

relating to (a) inaccurate or incomplete information provided to a Stripe Entity by or on behalf of User or any Stripe Treasury for Platforms Accountholder; (b) a Stripe Treasury for Platforms Accountholder's breach of the Stripe Treasury for Platforms Accountholder Terms; (c) a negative balance or financial loss or damage caused by User or a Stripe Treasury for Platforms Accountholder; or (d) Financial Account Transactions. User authorizes Stripe to debit each User Bank Account or Stripe Account, at Stripe's discretion, to cure any negative balance of a Stripe Treasury for Platforms Accountholder.

10. Liability.

10.1 Stripe Liability.

Notwithstanding anything in the Agreement to the contrary, Stripe will not be liable to User, Stripe Treasury for Platforms Accountholder, Stripe Treasury for Platforms Administrators, or Treasury for Platforms Authorised Users for any losses, damages, or costs arising out of or relating to any Treasury for Platforms Payout Delay.

10.2 User's Liability for Stripe Treasury for Platforms Accountholders.

Notwithstanding any provision of this Agreement (including any precedence or interpretation clause), there is no limitation or exclusion in relation to User's liability for Stripe Treasury for Platforms Accountholders, or for User's failure to acquire binding acceptance by each Stripe Treasury for Platforms

Accountholder of the Stripe Treasury for Platforms Accountholder Terms in accordance with this Agreement.

10.3 Termination.

These Stripe Treasury for Platforms (United Kingdom) - Platform Terms automatically terminate if the Stripe Connect Terms terminate for any reason.

11. Stripe Remedies.

11.1 Triggering Event.

Stripe may exercise any one or more of the remedies stated in Section 11.2 (Stripe Remedies) if Stripe determines that a User Entity:

(a) has a negative Financial Account balance;

(b) is or is likely to become the subject of an Insolvency Event;

(c) has experienced or is likely to experience a deterioration of its business or financial condition that Stripe considers to be material;

(d) has breached or is likely to breach, or has caused or is likely to cause Stripe to breach, this Agreement (or any other Stripe services agreement with a Stripe Entity);

(f) has caused or is likely to cause Stripe to violate Financial Account Regulatory Requirements;
(g) has experienced or is likely to experience a Change of Control;

(h) has, either itself or by way of its employees, agents, directors or contractors, initiated or submitted Financial Account Transactions or undertaken any other action that is or is likely to be fraudulent, suspicious or involve criminal activity;

(i) has, without Stripe's prior consent, changed its business model (including services supplied by a User Entity to its customers), exposing Stripe to increased risk; or

(j) has acted in a manner or engaged in business, trading practice or other activity that presents an unacceptable risk.

11.2 Stripe Remedies.

If an event described in Section 11.1 (Triggering Event) occurs, then Stripe may do one or more of the following:

(a) establish, fund, and use a Reserve;

(b) debit each User Bank Account, Financial Account, or Stripe Account to cure any negative balance of a Stripe Treasury for Platforms Accountholder;

(c) suspend or terminate User's ability to submit Financial Account Transactions; and

(d) refuse to process Financial Account Transactions.

12. Definitions

"**Available Treasury for Platforms Balance**" means the amount of funds that is available to be transferred or paid out of a Financial Account.

"**Confirmation of Payee**" means the service to validate a payee's account name before initiating a payment.

"**Financial Account**" means the Stripe Account that Stripe creates for a Stripe Treasury for Platforms Accountholder as part of the Stripe Treasury for Platforms Services.

"**Financial Account Transaction**" means a transaction in a Financial Account that adds to or subtracts from the Available Treasury for Platforms Balance.

"**Principal Owner**" means, with respect to a legal entity, an individual who directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise, owns at least 25% of the equity interests of the legal entity.

"**Stripe Treasury for Platforms Account**" means an account that Stripe creates for a Stripe Treasury for Platforms Accountholder as part of the Stripe Treasury

for Platforms Services to enable the management of Financial Account(s).

"**Stripe Treasury for Platforms Account Activity**" for purposes of these Stripe Treasury for Platforms (United Kingdom) - Platform Terms, means any action taken on or related to a Stripe Treasury for Platforms Accountholders' Financial Account that User, a Stripe Treasury for Platforms Accountholder, or Stripe Treasury for Platforms Authorised User initiates, submits or performs, either through the Stripe Technology or through the Stripe Treasury for Platforms Services, including any Financial Account Transaction.

"**Stripe Treasury for Platforms Accountholder**" means a Connected Account, or Stripe Connect Platform using the Stripe Treasury for Platforms Services for User's own business purpose, who has successfully completed the onboarding requirements described in the Stripe Treasury for Platforms Dashboard.

"**Stripe Treasury for Platforms Account Information**" means Personal Data or business information that a Stripe Connect Platform provides on behalf of its Connected Accounts to enable Stripe to: (a) determine the Connected Accounts' eligibility to access the Stripe Treasury for Platforms Services; and (b) make the Stripe Treasury for Platforms Services available to Stripe Treasury for Platforms Accountholders.

"**Stripe Treasury for Platforms Administrator**" means the individual that a Stripe Treasury for Platforms Accountholder appoints to manage the Stripe Treasury for Platforms Services on its behalf.

"**Stripe Treasury for Platforms Dashboard**" means a user interface Stripe or a Stripe Connect Platform provides that enables a Stripe Treasury for Platforms Accountholder to manage its Stripe Treasury for Platforms Account and Financial Accounts.

"**Stripe Treasury for Platforms Product Guidelines**" means all product design, marketing, compliance, reporting and other guidelines and requirements established by a Stripe Entity from time to time in connection with the Stripe Treasury for Platforms Services.

"**Stripe Treasury for Platforms Services**" means the Preview Services that enable a Stripe Treasury for Platforms Accountholder to create and maintain a Stripe Treasury for Platforms Account where the Stripe Treasury for Platforms Accountholder can create Financial Accounts to (a) store, spend, and manage funds; and (b) make electronic payments and funds transfers to and from its Financial Accounts.

"**Stripe Treasury for Platforms Territory**" means (a) the UK and Gibraltar, for Financial Accounts provided by Stripe Payments UK Limited; and (b) the EEA, for Financial Accounts provided by Stripe Technology Europe Limited.

"**Stripe Losses**" means all amounts awarded to the third party making a Claim, and all penalties, fines, and third-party costs (including legal fees) paid by the Stripe Parties.

"**Treasury for Platforms Authorised User**" means an individual that a Stripe Treasury for Platforms Accountholder authorises to use the Stripe Treasury for

Platforms Services.

"**Treasury for Platforms Payout Delay**" means a delay to a Financial Account Transaction caused by (a) the unavailability of a Financial Partner, Governmental Authority, telecommunications provider or internet service provider; (b) incorrect information, such as a bank account number, provided to Stripe; (c) User's equipment, software, or other technology; (d) a delay or failure of a Financial Partner to settle a Financial Account Transaction to Stripe, including as a result of a Financial Partner's default, insolvency, or bankruptcy; or (e) a Force Majeure Event.

"**Financial Account Regulatory Requirements**" means Law and the rules of the electronic funds transfer networks the Stripe Treasury for Platforms Services uses.

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