

BBVA México S.A Institución de Banca Múltiple, Grupo Financiero BBVA México (BBVA)

Financial Services Terms

Last Updated: November 18, 2025

These BBVA acquiring services terms (“**Acquirer Addendum**”) supplement the Stripe Services Agreement (including the General Terms, the Stripe Financial Services Terms, and the Stripe Payments Terms) (together, the “**Agreement**”) and are additional terms applicable to the Payment Processing Services for which BBVA México S.A. Institución de Banca Múltiple, Grupo Financiero BBVA México (“**BBVA**”) is the Payment Method Acquirer (the “**Domestic Payment Processing Services**”); in particular, BBVA is the Payment Method Acquirer for Transactions on Visa and Mastercard cards issued in Mexico and Transactions on cards issued by any authorized issuer in Mexico that celebrates an agreement with BBVA for such purpose (“**Authorized Issuer**”). Any terms used but not defined in this Acquirer Addendum will have the meaning provided in the Agreement.

This Acquirer Addendum constitutes a legal agreement among User, Stripe, and BBVA, a credit institution duly organized and authorized under the laws of the United Mexican States, with offices at Avenida Paseo de la Reforma 510, Colonia Juárez, Alcaldía Cuauhtémoc, Zip Code 06600, Mexico City, Mexico. The legal agreement among User, Stripe and BBVA is formed by BBVA’s and Stripe’s offer of the Domestic Payment Processing Services to User, User’s acceptance of this Acquirer Addendum, and BBVA’s and Stripe’s subsequent provision of the Domestic Payment Processing Services to User. By submitting User’s first transaction through the Domestic Payment Processing Services, this Acquirer Addendum will be understood as consented and User will be obliged by the terms and conditions stated herein.

User understands and agrees that Stripe or BBVA may enforce any provisions of the Agreement that relate to Stripe or BBVA’s provision of or User’s use of the Domestic Payment Processing Services, and User acknowledges that User is directly responsible to BBVA under the Agreement for any liability to BBVA caused by User’s breach of the Agreement. Stripe or BBVA may also terminate this Acquirer Addendum at any time for any reason, which may limit or terminate User’s ability to use the Domestic Payment Processing Services. Further, Visa and Mastercard may, at any time, for any reason, terminate this Acquirer Addendum with respect to Domestic Payment Processing Services for its products.

User must accept all of the terms and conditions of this Acquirer Addendum to use the Domestic Payment Processing Services. If User does not accept them, User may not receive the Domestic Payment Processing Services.

1. Network Compliance and Disclosure

a. **Important BBVA's Disclosures:** BBVA discloses that (i) it is the only entity approved to extend acceptance of Visa, Mastercard and Authorized Issuer card products issued in Mexico ("**Domestic Payment Cards**") directly to User under this Acquirer Addendum; (ii) it must be a principal party to this Acquirer Addendum; (iii) subject to Section 4 of this Acquirer Addendum, with respect to Transactions processed through the Domestic Payment Services, it is responsible for and must provide the Settlement Funds (as defined below) that it receives to Stripe for Stripe's distribution to User; and (iv) with respect to Transactions processed through the Domestic Payment Services, Stripe is responsible for all funds that may be held in reserve that are derived from User's Settlement Funds.

b. **User's Responsibilities:** In addition to any other responsibilities set forth in this Acquirer Addendum, User agrees that, at all times throughout the term of this document, User will (i) comply with the PCI Standards in using and maintaining Payment Data; (ii) maintain fraud and Dispute rates acceptable under the Card Network Rules; (iii) review and understand the terms of this Acquirer Addendum; and (iv) comply with the Card Network Rules.

Stripe is registered as a payment facilitator by BBVA. User may contact BBVA by writing to BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México, at their address located in Avenida Paseo de la Reforma 510, Colonia Juárez, Alcaldía Cuauhtémoc, Zip Code 06600, Mexico City, Mexico.

2. Purpose of this Acquirer Addendum

When User processes Transactions through the Domestic Payment Processing Services, the Card Network Rules require User to enter into a direct contractual relationship with the relevant Payment Method Acquirer for the Transactions. This Acquirer Addendum constitutes User's direct contractual relationship with BBVA.

As between Stripe and BBVA, Stripe is responsible for underwriting and evaluating User's eligibility to receive the Domestic Payment Processing Services, authorizing charges, settling funds to User's Payout Accounts as provided in Section 4 of this Acquirer Addendum, and providing the Domestic Payment Processing Services pursuant to the terms of the Agreement.

Stripe, and not BBVA, will provide customer service to User to resolve any issues User may have related to User's use of the Domestic Payment Processing Services; however, User may contact BBVA (using the contact information provided above) in the event that User is unable to resolve any matters directly with Stripe. User is solely responsible for providing support to User's Customers for all issues related to User's products and services.

3. Compliance with Card Network Rules

a. When User uses the Domestic Payment Processing Services to accept Charges from Domestic Payment Cards, User must comply with Card Network Rules, including the acceptance guidelines, monitoring programs, and activity reporting (including excessive

credits, Disputes, or deposits) set forth therein. User's rights and obligations under the Card Network Rules are communicated to User through the terms of the Agreement, this Acquirer Addendum, and the Documentation. Under the Card Network Rules, certain activity may subject User to Disputes, fees and or fines; and, certain activity may cause settlement delays, withholdings, audits of User's processing activity, or termination of this Acquirer Addendum and/or the Agreement. Without limiting the foregoing, User specifically agrees to:

i. Only submit Transactions authorized by the cardholder in accordance with applicable law;

ii. Only accept payment for the sale of products or services, or if applicable, receipt of bona fide donations, conducted by User pursuant to User's business as indicated in User's Stripe Account and not for any products, services, or donations (i) prohibited by Card Network Rules, or (ii) that qualify as Prohibited or Restricted Businesses, unless User has received prior written approval from Stripe;

iii. Submit a Transaction for the full amount owed by the Customer for the Transaction except where User and the Customer agree on a partial shipment (such as receiving a portion of an order), or where the Transaction qualifies for delayed delivery or special order deposits (such as paying for a deposit on a custom-built product);

iv. Not establish minimum or maximum amounts (except as permitted by the Card Network Rules), or condition charges for use of Domestic Payment Cards, and not discourage the use of one Domestic Payment Card brand over another;

v. Not impose surcharges or taxes (except where permitted by Card Network Rules) and, where so done, User will only collect such amounts as part of the submitted Charge;

vi. Not submit a Transaction that represents collection of a dishonored check;

vii. Only use the Network logos or marks in a manner permitted by the Card Network Rules;

viii. Prohibit use of Domestic Payment Cards for disbursement of cash (except as permitted by the Card Network Rules);

ix. Comply with the security obligations identified in the Agreement, including compliance with the PCI Standards and only use cardholder data as permitted, and certify such compliance upon request, and not permit or promote fraudulent use of Domestic Payment Cards or cardholder data;

x. Make clear to Customers that they are transacting with User prior to, during, and after the Transaction, including providing clear statement descriptors;

xi. Use all reasonable methods to resolve disputes with Customers, including those resulting in a Dispute, and not attempt to recharge a Customer for a Transaction that

was previously Disputed and subsequently returned to User unless the recharge is expressly authorized by the Customer;

xii. Provide clear refund and exchange language that is consistent with the Card Network Rules; and,

xiii. Issue and provide to Customers an invoice or receipts of the Transaction, in accordance with Law.

4. Authorization for Settlement and Disbursement of Funds

BBVA will provide the funds it receives from the Networks for settlement of User's charges ("**Settlement Funds**") to Stripe, which will accept the Settlement Funds on User's behalf. User agrees to designate Stripe as User's agent for purposes of receiving Settlement Funds, and User authorizes Stripe to instruct BBVA on User's behalf on how and when to make transfers of Settlement Funds to Stripe, including the initiation of holds, receipts, and disbursements of Settlement Funds. Settlement Funds will be held by Stripe in pooled merchant funds accounts pending disbursement to User (or any applicable third-party recipient User has instructed Stripe to make a disbursement to on User's behalf) in accordance with the terms of the Agreement, including this Acquirer Addendum.

User agrees User is not entitled to access the Settlement Funds prior to the Settlement Funds being credited by Stripe to User's Payout Account (or the bank account of a third-party recipient to which User has instructed Stripe to make a disbursement on User's behalf). User further agrees that User has no right to direct BBVA to distribute Settlement Funds, that User may not assign any interest in any Settlement Funds held by BBVA, and that User is not entitled to any interest or other compensation associated with the Settlement Funds held by BBVA. Any authorizations set forth in this Acquirer Addendum will remain in full force and effect until User's Stripe Account is closed or terminated.

5. Sharing of Data and Data Security

User authorizes Stripe and BBVA to provide any Protected Data to each other to (i) provide the Domestic Payment Processing Services, (ii) comply with legal and regulatory obligations, and (iii) perform underwriting and risk review, including verification that User is legally permitted to transact and receive funds. This includes sharing information about BBVA and Stripe's experience with User, such as termination of this Acquirer Addendum by BBVA and the reasons for such termination. Where required to comply with obligations under Card Network Rules, or any of BBVA's and/or Stripe's regulatory obligations, BBVA and/or Stripe may provide any data to law enforcement, the Card Networks, or other government regulators.

6. Term and Termination

This Acquirer Addendum becomes effective as provided in the introductory paragraphs and shall continue in effect so long as User uses the Domestic Payment Processing

Services. This Acquirer Addendum will terminate automatically upon termination of the Agreement, except for those terms which are intended to survive termination. In addition, the Domestic Payment Processing Services and/or this Acquirer Addendum may be terminated by BBVA, Stripe, Visa or Mastercard, as provided in the introductory paragraphs.

7. Representations and Warranties

In addition to the representations and warranties made in the Agreement, which are incorporated by reference to this Acquirer Addendum in their entirety, User represents and warrants to BBVA and Stripe as of each day on which User receives Domestic Payment Processing Services that:

- a. User is legally able to enter into this Acquirer Addendum;
- b. User will not use the Payment Processing Services, directly or indirectly, for any fraudulent or illegal undertaking;
- c. User will only use the Domestic Payment Processing Services in a manner consistent with the Agreement (including this Acquirer Addendum), the Documentation, the Card Network Rules.

8. Indemnification

Notwithstanding the foregoing or anything to the contrary in the Agreement, User agrees to defend, indemnify, and hold harmless BBVA, and its respective employees, directors, agents, subcontractors and affiliates (collectively the “**BBVA Entities**”) from and against any claim, suit, demand, loss, liability, damage (including indirect or consequential damage), action, or proceeding arising out of or relating to (a) User’s breach of any provision of the Agreement or these this Acquirer Addendum; (b) User’s use of the Domestic Payment Processing Services; (c) User’s obligations to pay fees or fines to Stripe, User’s Customers, Payment Method Providers, or third parties; (d) User’s negligence or willful misconduct or the negligence or willful misconduct of User’s employees, contractors, or agents; and (e) all third-party indemnity obligations BBVA incurs as a direct or indirect result of User’s acts or omissions (including indemnification of any Network, card issuer, or intermediary bank).

9. Disclaimer of Warranties

THE SERVICES DESCRIBED IN THIS ACQUIRER ADDENDUM ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, WITHOUT ANY WARRANTIES, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF TITLE, QUALITY, SUITABILITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NONINFRINGEMENT. ALL DISCLAIMERS OF WARRANTIES PROVIDED IN THE AGREEMENT WILL APPLY EQUALLY TO THE BBVA ENTITIES AS THEY DO TO STRIPE. THE BBVA ENTITIES (A) ARE NOT RESPONSIBLE FOR USER’S OR STRIPE’S FAILURE TO PERFORM OBLIGATIONS UNDER THE AGREEMENT AND (B) DO NOT WARRANT, ENDORSE,

GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY USER, STRIPE, OR ANY THIRD PARTY.

10. Limitations on Liability

In no event will BBVA Entities be liable for any lost profits, lost revenue, lost business opportunity, loss of data, or any indirect, punitive, incidental, special, consequential, or exemplary damages arising out of, in connection with, or relating to the Agreement, this Acquirer Addendum, or the Domestic Payment Processing Services described in either, including without limitation the use of, inability to use, or unavailability of services provided by Stripe. Under no circumstances will any of the BBVA Entities be responsible for any damage, loss, or injury resulting from hacking, tampering, or other unauthorized access, or use of the Domestic Payment Processing Services, User's Stripe Account, or the Protected Data contained therein, or User's failure to use or implement security, controls, or processes that are appropriate for User's business.

The BBVA Entities' cumulative liability to User is limited to direct damages and in all events will not exceed in the aggregate the amount of fees or compensation actually received and retained by BBVA from Stripe for the Transactions processed for User through the Domestic Payment Processing Services during the twelve (12) month period immediately preceding the event that gives rise to the claim for liability (Interchange and/or any other pass through fees that BBVA must pay to third parties (such as, issuers, Network Operators, etc.) will not be included to determine the final amount). The limitation of liability in the preceding sentence will not apply to claims by User against BBVA for direct damages for failure to transfer Settlement Funds to Stripe in accordance with Section 4 of this Acquirer Addendum, in which case BBVA's liability for such direct claim by User is limited to the amount of any Settlement Funds that BBVA failed to transfer to Stripe in accordance with Section 4 of this Acquirer Addendum.

The foregoing will apply to the fullest extent permitted by law in the applicable jurisdiction and will apply regardless of the legal theory on which the claim is based, including without limitation contract, tort (including negligence), strict liability, or any other basis. The limitations apply even if Stripe or BBVA have been advised of the possibility of such damage.

11. Mexico Only Services; No Illegal Activities

User may not use the Domestic Payment Processing Services or services of any kind offered by BBVA from, or on behalf of persons or entities (a) in a country embargoed by Mexico or the United States or (b) blocked or denied by the Mexican or United States government. User further acknowledges and agrees that User will not use User's Stripe Account and/or the Domestic Payment Processing Services for Transactions that are illegal under Laws, or those involving any Person listed on the U.S. Department of Treasury, Office of Foreign Assets Control ("**OFAC**"), Specially Designated Nationals and Blocked Persons List (available at <https://ofac.treasury.gov/>) or the U.S. Department of State Terrorist Exclusion List (available at www.state.gov) or the

processing and acceptance of Transactions in certain jurisdictions pursuant to 31 CFR Part 500 et seq. and other laws enforced by OFAC. Unless otherwise explicitly stated, the Domestic Payment Processing Services are solely for use by User in Mexico.

Notwithstanding anything to the contrary in this Acquirer Addendum, BBVA may decline to process any Transaction submitted by User in its sole discretion.

12. Dispute Resolution

Any disputes between User and Stripe under this Acquirer Addendum shall be subject to the applicable provisions of the Agreement. In particular, the dispute resolution, class action waiver, and arbitration provisions of the Agreement shall apply to disputes under this Acquirer Addendum between User and Stripe.

If applicable under obligations stated in this Acquirer Addendum, disputes between User and BBVA will be governed by the laws of Mexico specifically Mexico City law, any dispute regarding the interpretation, execution and application of this Addendum will be resolved in Mexico City courts, waiving any other applicable jurisdiction.

13. Waiver; Amendment

The failure of BBVA to assert any of its rights under this Acquirer Addendum or the Agreement will not be deemed to constitute a waiver by BBVA of its rights to enforce each and every provision of this Acquirer Addendum or the Agreement in accordance with their terms. This Acquirer Addendum may be amended by BBVA or Stripe from time to time in the same manner as the Agreement may be amended by Stripe.

14. Miscellaneous

This Acquirer Addendum is entered into, governed by, and construed pursuant to the laws of Mexico without regard to conflicts of law provisions. This Acquirer Addendum may not be assigned by User without the prior written consent of BBVA and Stripe. This Acquirer Addendum shall be binding upon and inure to the benefit of the parties hereto and their respective successors, transferees, and assignees. If any provision of this Acquirer Addendum is determined to be illegal or invalid, such illegality or invalidity of that provision will not affect any of the remaining provisions and this Acquirer Addendum will be construed as if such provision is not contained in this Acquirer Addendum.