

JVS TECHNOLOGIES EUROPE LIMITED USER AGREEMENT

Date of last revision: August 1, 2026

HOW THIS AGREEMENT WORKS

This User Agreement is between you and JVS Technologies Europe Limited (**Jeeves**). It applies if your Company has authorised you to use the Jeeves service on its behalf and your Company is registered in the European Union or the European Economic Area (excluding the United Kingdom, which is addressed under a separate Jeeves Technologies UK Ltd user agreement).

The Program Agreement (**Agreement**) between your Company and Jeeves is the master contract for the service. This User Agreement sits alongside it and covers your obligations as a User. Capitalised terms used in this User Agreement have the meaning provided below in Section 15 or, if not otherwise defined, the meaning set forth in the Agreement.

Jeeves is not a bank, an electronic money institution or a card issuer. Regulated products you use through the platform (cards, the underlying e-money account, and any other regulated payment services) are provided by third-party regulated firms under their own permissions. The Program Agreement describes the role of each firm.

References to Company refer to the Company responsible for managing the Cards provided to you and Company's associated Account used to manage Payment Methods and Cards on your behalf. By using the Payment Methods, Cards and Services available to you under an Account, you consent to this User Agreement and to receive all communications from Jeeves electronically as described in this User Agreement. We may update or replace this User Agreement with you by posting an updated version to our legal page.

SECTION 8 OF THIS USER AGREEMENT ALSO INCLUDES YOUR WAIVER TO CONSOLIDATED OR CLASS ACTIONS AND YOUR AGREEMENT TO RESOLVE DISPUTES THROUGH BINDING ARBITRATION IN THE MANNER CONSENTED TO BY THE COMPANY UNDER THE AGREEMENT. PLEASE READ THIS SECTION CAREFULLY AND ONLY CONSENT TO THIS USER AGREEMENT IF YOU UNDERSTAND AND AGREE TO THIS PROVISION.

1. USE OF PAYMENT METHODS, CARDS AND SERVICES; STATEMENTS.

a. Prior to using Payment Methods or Cards on behalf of a Company, you will need an Administrator to add you as an authorized User and provide you access to the Account. As a User on an Account, you are required to provide information about yourself — including your name, your email address, and your phone number — as well as create login credentials. We may also ask you to provide information that we may use to verify your identity, as well as additional information that we may require to permit you to use or continue to use Payment Methods, Cards, or Services.

b. You may only use Cards and Services for bona fide business purposes, such as making purchases on behalf of Company; you are prohibited from using Cards or Services for personal, household, or any other purpose unrelated to Company's business. You are also prohibited from using Cards for the benefit of any individual, organization, or country where it is prohibited by any applicable law and regulation (including, among others, US, EU and other applicable sanctions, where applicable), if applicable, or whose activities are identified on our Prohibited Activities List that we may update from time to time.

2. SECURING AND MONITORING YOUR PAYMENT METHODS AND CARDS.

a. You will keep Cards, Account numbers, Card security features (including the CVV and PIN) and your login credentials secure and will immediately notify your Administrator or Jeeves if you know or believe Payment Methods, Cards, or your login credentials have been compromised or stolen or may be misused. We may suspend your access to Payment Methods, Services, or Cards if we believe your Payment Methods, Cards, or login credentials have been compromised, or if not doing so poses a risk to you, Company, Jeeves, or any third parties.

b. You will review the Periodic Statement associated with your Payment Methods or Cards on no less than a monthly basis and promptly report any unauthorized or fraudulent activity to your Administrator or Jeeves.

3. COMMUNICATING WITH YOU; TEXT AND MOBILE MESSAGES.

a. Company has an established business relationship with Jeeves. You will receive Notices to the email and mobile numbers provided to Jeeves by you or Company. These Notices may include text or SMS messages providing information or alerts about Services, Payment Methods, Cards, or transactions, and may allow you to provide information back to Jeeves (such as sending a receipt from a transaction). You may elect to not receive certain Notices through the Account, but this will limit the use of certain Services and may increase the financial risks to the Company.

b. You are required to maintain an updated web browser and computer and mobile device operating systems to receive Notices correctly. You are responsible for all costs imposed by internet or mobile service providers for sending or receiving Notices electronically.

c. You consent to receiving Notices electronically to your mobile device and understand that this consent has the same legal effect as a physical signature. If you wish to revoke this consent, please notify your Administrator and contact us.

4. OWNERSHIP OF JEEVES PROPERTY; FEEDBACK.

a. Jeeves and licensors own the Jeeves Property. You may only use Jeeves Property as provided to you and for the purposes provided in this User Agreement or as otherwise permitted by the Agreement between Company and Jeeves. You may not modify, reverse engineer, create derivative works from, or disassemble Jeeves Property; or register, attempt to register, or claim ownership of Jeeves Property or portions of Jeeves Property.

b. Jeeves grants you a nonexclusive and nontransferable license to use Jeeves Property as provided through the Services and as permitted by this User Agreement. This license terminates upon termination of the Agreement or this User Agreement unless terminated earlier by us.

c. Beta Services may be made available to you. Any Beta Services are provided to you "AS IS" and without warranty. We may use any Feedback about the Services or Beta Services freely and without restriction. Except where specifically notified by us, we will not compensate or credit you for Feedback you provide us.

5. PRIVACY AND USE OF DATA.

a. We may use any Personal Data you, the Company or third parties provide to us or which we generate for evaluating risk and deterring fraud, evaluating your eligibility to utilize the Payment Methods, Cards, or Services, internal reporting and analysis, and for any other purposes you or Company authorize or direct. Details on our collection, use, and handling of Personal Data is described in our privacy policy. Jeeves will process your Personal Data as long as you represent the Company and only to provide the Services to the Company. If the Company is an individual and User, processing of data user will be also governed by the privacy rules applicable for the Company. In case of conflict between the privacy rules applicable to the Company and the privacy rules of the User Agreement, the first shall prevail.

b. Jeeves, Jeeves Partners (including Issuers), and the Card Networks collect Personal Data and Usage Data through your use of the Services, Payment Methods, and Cards. We may use this data to provide Services to you and to assist in underwriting, identification verification, internal reporting and analysis, fraud prevention, dispute resolution, to generate de-identified data, which we may use for the development of products and services, and as otherwise directed by you or as required by law, regulation or card network rules. We may share this data with service providers and other third parties to provide Services and Cards, or as required by law, regulation or card network rules. In addition, by accepting this User Agreement you authorize third parties, which may include your mobile operator, internet service provider, financial institution, government organizations, and other authoritative data sources, to disclose to Jeeves and its data processing partners data only for the purposes of validating your identity and preventing fraud on your account.

6. TERM AND TERMINATION.

a. Jeeves may terminate this User Agreement, or suspend or cancel Payment Methods or Cards, at any point and for any reason including where directed by the Company or a Jeeves Partner, for termination or suspension of the Account, or where we determine in our sole discretion that continuing to provide Services poses an unacceptable risk to you, Jeeves, or third parties.

b.Sections 4 (Ownership of Jeeves Property; Feedback), 5 (Privacy and Use of Data), 6 (Term and Termination), 7 (Limitation of Liability), 8 (Governing Law, Venue, and Dispute Resolution), 9 (Dispute Policy and Procedure), 10 (Legal Process), and 11 (Assignment); and any other provisions of this User Agreement giving rise to continued obligations of the parties will survive termination of this User Agreement.

7. LIMITATION OF LIABILITY.

The Account is opened by and for the benefit of the Company. All disputes related to your use of Services, Payment Methods, or Cards must be brought by the Company. Jeeves is not liable to you for any direct, consequential, indirect, special, or punitive damages, lost profits, or revenue whether or not you advised us of their possibility. These limitations apply regardless of the legal theory on which your claim is based.

8. GOVERNING LAW, VENUE, AND DISPUTE RESOLUTION.

Unless otherwise specified, this User Agreement will be construed, applied, and governed by the laws of the State of New York exclusive of its conflict or choice of law rules except to the extent that US Federal law controls. Subject to this, all Disputes will be resolved in the manner described in the Agreement between Company and Jeeves. Each party (i) accepts, for itself and in respect of its property, generally and unconditionally, the jurisdiction of the aforesaid courts (and courts of appeals therefrom) for legal proceedings arising out of or in connection with this Agreement; and (ii) expressly submits to the jurisdiction of such courts, and irrevocably waives, to the fullest extent permitted by applicable law, its rights to bring an action in any other jurisdiction that could apply by virtue of its present or future domicile or for any other reason.

9. DISPUTE POLICY AND PROCEDURE.

Jeeves is committed to providing its customers with the highest level of service and support. However, there may be instances where Company or a User notifies Jeeves of a Dispute. Company and its Users are subject to the terms outlining the process for handling disputed transactions in a timely and efficient manner, in accordance with Applicable Laws, as set forth on Schedule B to this User Agreement.

10. LEGAL PROCESS.

We may respond to and comply with any legal order we receive related to your use of the Services, including subpoenas or warrants. We are not responsible to you for any losses you incur due to our response to such legal order. We may take any actions we believe are required of us under legal orders, including holding funds or providing information as required by the issuer of the legal order. Where permitted, we will provide you reasonable Notice that we have received such an order.

11. ASSIGNMENT.

Jeeves may assign, pledge, or otherwise transfer this User Agreement or its rights and powers under this User Agreement by providing you a thirty (30) days' prior written Notice. Any such assignee will have all rights as if originally named in this User Agreement instead of Jeeves. You may not assign this User Agreement or rights provided, or delegate any of your obligations.

12. HEADINGS AND INTERPRETATION.

a.Except where otherwise specified, all references to sections or provisions refer to this User Agreement or the applicable exhibit. The phrases "including," "for example," or "such as" do not limit the generality of the preceding provision; the word "or" means either ". . . or . . .," and provisions listing items and using "and" require all listed items.

b.This User Agreement, including incorporated agreements, comprises the entire understanding of the parties with respect to the subject matter described and supersedes all other proposals or previous understandings, written or oral, between the parties.

13. CHANGES TO THIS USER AGREEMENT.

a.We may modify this User Agreement or provide another agreement governing your use of Services, Payment Methods, and Cards or any portion of them by providing you thirty (30) days' prior written Notice. Your continued use of Services, Payment Methods, or Cards

constitutes your consent to the revised User Agreement.

b. Any waiver, modification, or indulgence that we provide to you or Company, of any kind or at any time, applies only to the specific instance involved and will not act as a general waiver or a waiver, modification, or indulgence under this User Agreement for any other or future acts, events, or conditions. Further, any delay by Jeeves in enforcing rights under this User Agreement does not constitute forfeiture of such rights.

14. ENTIRE AGREEMENT.

This User Agreement, including the terms incorporated from the Agreement, constitutes the entire understanding between you and Jeeves for the subject matter described and no other agreements, representations, or warranties other than those provided in this User Agreement will be binding.

15. DEFINED TERMS.

Capitalized terms used in this User Agreement are defined as follows:

Account means the corporate account maintained by Company to access Services including reviewing expenses and managing Cards.

Account Data, as applicable, means personal or business information that Company and Jeeves provide to a Jeeves Partner (including the Issuer) or Card Network to determine your eligibility for an Account or to otherwise permit the Jeeves Partner to enable the Services and to fulfill its responsibilities.

Administrator means the authorized signer for Company that is authorized to manage the Account.

Agreement means the Program Agreement entered into between the Company and Jeeves, as may be amended from time to time.

Beta Services means beta or pre-release products or services that may contain features and functionality that are incomplete or subject to substantial change or discontinuation.

Cards means physical or virtual payment cards issued by an Issuer and managed through Company's Account.

Card Networks means the payment card networks including Visa, MasterCard, Discover, or American Express.

Charge means a payment for commercial-use goods or services made to a merchant that accepts payments via a Payment Method and which is posted to Company's Account.

Company means the company that applies for the Services, opens and maintains an Account, and that authorizes Users to access and use the Services.

Consolidated Action means class arbitrations, class actions, or other action brought between multiple parties based on the same or similar legal claims, or the same or similar facts.

Feedback means all feedback, suggestions, ideas, or enhancement requests you submit to us.

Force Majeure Event means any delays in processing or other nonperformance caused by telecommunications, utility, failures, or equipment failures; labor strife, riots, war, or terrorist attacks; nonperformance of our vendors or suppliers, fires or acts of nature; or any other event over which the respective party has no reasonable control.

Issuer means the Jeeves Partner that is a member of the applicable Card Network and is responsible for issuing or otherwise providing the Cards under its own terms and conditions and its own regulatory permissions. Jeeves itself does not issue Cards or Payment Methods.

Issuer Platform means the Issuer's proprietary Card payment processing and program management technology.

Jeeves, us, our, or we mean JVS Technologies Europe Limited.

Jeeves Property means the Services and related technology; Jeeves Data (as defined in the Agreement); and copyrights, patents, trade secrets, trade or service marks, brands, logos, and other intellectual property incorporated into each of the foregoing.

Notice means any physical or electronic communication or legal notices related to this User Agreement or the Platform that are provided to you through text or SMS, email, your Account, or by other means.

Periodic Statement means the periodic statements identifying transactions and amounts owed or credited to the Account during each billing cycle.

Personal Data means data that identifies or could be reasonably used on its own or in combination with other data to identify a natural person.

Prohibited Activities List means the list of prohibited businesses and activities posted to our website and updated from time to time that may render Company ineligible for an Account.

Services means the provision of the corporate expense management platform and other services provided by Jeeves to Company through the Account under the Agreement, including services necessary for the provision and management of the Account, Bill Payment, Beta Services, Jeeves Cash Services, Jeeves Digital Services and Jeeves Pay Services. Please refer to clause 2(a)(iv) of the Agreement regarding the role of Jeeves Partners and, where applicable, the role of Jeeves as appointed agent of a Relevant Principal in connection with any regulated services that are provided.

Third-Party Services means services and data provided by third parties connected to or provided through Services.

Third-Party Service Provider means a third party that assists us in providing the Services to you, that supports our internal operations, or that provides other services related or connected to, or provided through the Services and an Account.

Usage Data means information we collect when you visit our website and use the Services and Cards, and that may contain Personal Data.

User, you, or your means the employee, contractor, agent, or other person executing this User Agreement who is authorized by Company to use Services or Cards under an Account.

User Agreement means this User Agreement, as amended by Jeeves from time to time.

ADDITIONAL Issuer Provisions. The following provisions apply if an Issuer is a Third-Party Service Provider with respect to the Services you receive. For purposes of this Section, the use of “we,” “us,” “our” and “ours” shall refer to Issuer.

Card Terms.

a. **Card Usage Terms.** Authorized Users may only use Cards for bona fide business purchases, for valid and lawful purposes, and must not use Cards for personal, family or household purposes, or for cash advances or withdrawals. All Cards remain Issuer’s property and must be returned to us upon request. We may cancel, revoke, repossess or restrict the use of any or all Cards at any time. We may decline to authorize or reverse Charges, and we may suspend Cards, for any reason including violation of this User Agreement, suspected fraud, or creditworthiness issues. We are not responsible for losses resulting from declined or reversed Charges. Merchants typically accept all Card Network-branded Cards; however, we are not responsible and will have no liability if a merchant refuses to honor a Card or accept a Card Transaction.

b. **Declined Card Transactions.** We reserve the right to decline Card Transactions with prohibited merchants. When a User uses a Card (or Card number) to initiate a Card Transaction at a hotel, restaurant, gas station, rental car company, or another merchant where the final Charge is unknown at the time of authorization, a hold may be placed on the available funds in the Account for an amount equal to or in excess of the final Card transaction amount. The funds subject to the hold will not be available to User for any other purpose until the hold is released.

c. **Spending Limit.** Prior to activating your Account, Jeeves may establish a Spending Limit, and where desired, Card limits. Jeeves may also establish limitations on the types of merchants with whom Users may enter into Card Transactions, or other authorization controls

as the Issuer Platform permits. We may establish and adjust the Spending Limit or Card limit for your Account, Cards or Charges at our sole discretion at any time. Charges will reduce the total Spending Limit and any Charges in excess of the Spending Limit will be declined. We may restrict the maximum amount of any particular Charge and the number of Charges allowed for your Account or Cards, or both.

d. **Card Limits.** The Issuer may prevent Cards from functioning in certain territories. In the event that Cards are used to make Charges in a currency other than euro, the Issuer will convert those Charges into euro. We will select exchange rates from a range of exchange rates available on the date the Charges are cleared over the applicable Card Network; therefore, the exchange rate of the Charge may vary from the exchange rate at the time of the Card Transaction.

e. **Card Account Holds.** We may decline Card transactions with prohibited merchants or place a hold on available funds in the Account for certain Card transactions, or both. When a hold is placed on a Card account, the funds subject to the hold will not be available to you until the hold is released.

f. **Non-Usage Fees.** We reserve the right to charge a reasonable non-use fee to the Account in the event spend fails to exceed the equivalent of €10,000 per calendar month.

Program Requirements and Restricted Activities.

g. **Compliance with Law.** You must obtain the Services in a lawful manner, and must obey all laws and regulations. As applicable, this may include compliance with domestic and international laws and regulations related to the use or provision of financial services, notification and consumer protection, unfair competition, privacy, and false advertising, and any other laws and regulations relevant to Card transactions.

h. **Restricted Businesses and Activities.** You may not use the Program to enable any person (including you) to benefit from any activities Issuer has identified as a restricted business or activity (collectively, "**Restricted Businesses**"). Restricted Businesses include use of the Program in or for the benefit of a country, organization, entity, or person embargoed or blocked by any government, including those on sanctions lists identified by the U.S. Department of Treasury Office of Foreign Asset Control or by the European Union.

Data Privacy.

Issuer processes, analyzes, and manages Personal Data to: (a) enable Jeeves to provide the Services to you and other users; (b) mitigate fraud, financial loss, or other harm to you, other users and Issuer, and (c) analyze, develop and improve our products, systems and tools. Issuer provides Personal Data to third-party service providers, including Issuer and the Card printer, and their respective affiliates, as well as to Issuer's affiliates, to allow us to enable the Services for you and other users. You understand and consent to Issuer's use of Personal Data for the purposes and in a manner consistent with this Section. We will only use Account data and Personal Data as required to enable the Services for you, to fulfill our obligations to regulatory authorities, and in accordance with the Issuer Privacy Policy. Protection of Account data and Personal Data is very important to us. The Issuer Privacy Policy explains how and for what purposes we collect, use, retain, disclose, and safeguard the Account data and Personal Data you provide to us. You agree to review the terms of the Issuer Privacy Policy, which we may update from time to time, and which forms part of this User Agreement.

General.

a. **Construction, Waiver.** No provision of this User Agreement will be construed against any party on the basis of that party being the drafter. Unless expressly stated otherwise, the use of the term "including" or "such as" is not to be interpreted as limiting the generality of the text preceding the term. No waiver by any party of any breach of any provision of this User Agreement to be performed by a party will be construed as a waiver of any succeeding breach of the same or any other provision of this User Agreement. We do not waive our rights by delaying or failing to exercise them at any time.

b. **Severability.** If any provision of this User Agreement is determined by any court or governmental authority to be invalid, illegal, or unenforceable, this User Agreement will be enforced as if the unenforceable provision were not present and any partially valid and enforceable provision will be enforced to the extent that it is enforceable.

c. **Force Majeure.** Neither party will be liable for any delays in processing or other nonperformance caused by any Force Majeure Event or any other event over which the respective party has no reasonable control. The Party subject to the Force Majeure Event will: (a) promptly notify the other Party of any circumstances which may result in failure to perform its obligations; (b) use reasonable efforts to avoid or remove the underlying cause of the delay or nonperformance or to mitigate the effect of the Force Majeure Event on the performance of its obligations; and (c) resume performance hereunder as soon as reasonably practical following the removal of the Force Majeure Event. This Section does not limit or otherwise affect Company's obligation to pay any Fees or other charges or amounts payable under this Agreement.

d. **No Agency; Third-Party Services.** Except as expressly stated in this User Agreement, nothing in this User Agreement serves to establish a partnership, joint venture, or other agency relationship between you and us, or with Issuer. Each party to this User Agreement is an independent contractor.

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SCHEDULE A – PROHIBITED ACTIVITIES LIST

Date of last revision: [DATE]

Prohibited Businesses and Persons

The following may not open or attempt to open an Account with, or utilize Services provided by Jeeves:

- Any individual, entity, or governmental that is, or that is owned or controlled by, any person targeted by Sanctions;
- Entities and persons listed on the specially designated nationals (SDN) list published by the United States Treasury Office of Foreign Asset Control;
- Entities and persons identified for comprehensive financial sanctions by the United States Department of State;
- Any individual or entity that is, or is owned or controlled by, any person that is, located, organized or resident in a country, territory, or jurisdiction that is, or whose government is, targeted for Sanctions, including currently and without limitation, Cuba, Iran, North Korea, Syria, the Crimea Region of Ukraine, the Donetsk People's Republic Region of Ukraine and the Luhansk People's Republic Region of Ukraine;
- Entities, organizations, or individuals subject to economic sanctions and similar measures, including the *Special Economic Measures Act* (Canada), the *United Nations Act* (Canada), the *Justice for Victims of Corrupt Foreign Officials Act* (Canada), the *Freezing Assets of Corrupt Foreign Officials Act* (Canada), Part II.1 of the *Criminal Code* (Canada), and the *Export and Import Permits Act* (Canada), and any regulations thereunder; and
- Entities and persons designated under, listed on, or owned or controlled by a person designated under or listed on, any list of entities or persons who are subject to sanctions under applicable Canadian law or European Union restrictive measures.

Prohibited Activities

Companies that are primarily engaged in the following activities will be prohibited for using Services:

- Sale of Schedule I controlled substances with or without a pharmaceutical license, or sale of Schedules II-V controlled substances without a pharmaceutical license, where such schedules are defined by the United States Department of Justice, Drug Enforcement Agency (DEA) or the sale of narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety;
- Production, sale, or distribution of marijuana;
- Production, sale, or distribution of guns, accessories, ammunition, and other weapons;
- Gambling, betting, lotteries, sweepstakes, or games of chance;
- Prostitution or escort services;

- Sale of counterfeit or “gray market” goods or services;
- Get-rich-quick schemes, multi-level marketing, or activities that may be considered unfair, deceptive, or abusive acts or practices (UDAAP);
- Use of Jeeves Services for personal, family household use, or any non-commercial use;
- Activities that are illegal or that Jeeves, in its sole discretion, identifies as posing undue risk; or
- Use of the Services in a manner that is inconsistent with or prohibited by the Agreement, as determined by Jeeves in its sole discretion.

Restricted Activities

Companies that are engaged in the following activities may be required to provide additional information or documentation:

- Purchase, sale, exchange, custody or mining of cryptocurrency;
- Financial services providers including banks or bank affiliates, securities brokers, or money transmitters; or
- Professional services including law firms or consulting firms.

Please contact us if you are unsure whether your business or activities are permitted by Jeeves.

SCHEDULE B – DISPUTE POLICY AND PROCEDURE

1.Dispute Policy and Procedure. Jeeves is committed to providing its customers with the highest level of service and support. However, there may be instances where Company or a User notifies Jeeves of a Dispute. This policy outlines the process for handling disputed transactions in a timely and efficient manner. Company and its Users are subject to the terms outlining the process for handling disputed transactions in a timely and efficient manner, in accordance with Applicable Laws, as set forth in this Schedule B.

Reporting a Dispute

a.Company and/or its Users may submit a Dispute from the Jeeves Account for any settled card transaction processed through Jeeves Account or Payment Methods. If Company and any merchant have a Dispute regarding a transaction identified on their Account Periodic Statement (a “*Disputed Transaction*”), including a Dispute regarding the delivery of incorrect goods or services or being charged the wrong amount, Company or its Users should first attempt to resolve such Disputed Transaction directly with the merchant. If the Disputed Transaction is not resolved to their satisfaction or if they believe the transaction is unauthorized, they may initiate a Dispute through their Jeeves Account. Company and its Users understand that the Jeeves Program Agreement is subject to Card Network rules regarding Disputes (such Disputes, “*Chargebacks*”). The Card Networks have established procedures for resolving Disputes that may require Company or its Users to provide details of the Disputed Transaction or associated documentation. Jeeves’ customer support team will be notified of the Disputed Transaction and will work with Company and internal teams to analyze, investigate and determine whether the Disputed Transaction is valid.

b.Disputed Transactions that are related to disputed charges will be collected on the payment date if they are pending resolution as of the date that payment is due for the applicable statement cycle. Chargebacks or other Disputed Transactions that are resolved in Company’s favor may, in Jeeves’ sole discretion, subject to applicable law, be credited to the applicable Payment Method through the Account on either the current or a future Periodic Statement. Jeeves may also impose Fees, reduce the customer’s Spending Limits, or suspend access to their Jeeves Account or the Services if they fail to pay charges that are related to Disputed Transactions that are pending resolution on the payment date.

Investigation and Resolution

c.Jeeves’ customer service team along with the appropriate departments will analyze, investigate and determine whether any Disputed Transaction is valid. In some instances, the Disputed Transaction may be considered invalid based on the guidelines provided by Card

Networks, participating acquiring banks, Issuer, or other Third-Party Service Providers. Some common reasons for a dispute being considered invalid include, but are not limited to:

- i. The cardholder received the goods or services as described;
- ii. The cardholder authorized the charge;
- iii. The cardholder did not cancel the service or return the goods within the agreed timeframe;
- iv. The cardholder is disputing the charges after a certain period of time;
- v. The cardholder is disputing a transaction that hasn't been posted on their account;
- vi. The cardholder is disputing a charge that is not a card transaction; and
- vii. The cardholder is disputing the charge for a reason that is not covered by the card network regulations.

d. The Disputed Transaction status will be communicated to the customer; *provided*, Jeeves is not obligated to notify Company or any User of the specific reason for denying a Disputed Transaction. If Jeeves determines, in its discretion, that a Disputed Transaction is valid, Jeeves will require Company or any User to send compelling evidence to support their Disputed Transaction. Depending on those reasons provided by Company or its Users, the type of evidence required by Jeeves may vary. The investigation is most effective when Company and/or its Users has provided complete information. Company agrees to provide current, complete, and accurate evidence regarding any Disputed Transaction.

e. Jeeves requires Company to compile all the evidence that supports its reason for a Disputed Transaction including, but not limited to:

- i. The credit card statement showing the disputed transaction;
- ii. The original receipt, service contract, purchase order, or invoice from the merchant;
- iii. Emails or other correspondence that shows evidence that Company made attempts to resolve the problem with the merchant;
- iv. Reasons and other support evidence to believe fraud happened;
- v. Any other documentation required by the Card Network.

f. Jeeves will review the documents provided and communicate with Company throughout the process and keep them informed of the progress as well as the outcome of the Disputed Transaction.

Timeframe

Company and its Users must report any Disputed Transaction no more than ninety (90) days after the Disputed Transaction is settled and/or posted to their account. The Card Network does not accept, and Jeeves will not process, any Disputed Transactions reported more than ninety (90) days after the Disputed Transaction or error posted to Company's Account. Jeeves will make every effort to review disputes within thirty (30) days of receiving the Disputed Transaction from Company or its Users.

Fraudulent And Unauthorized Charges

Company or its Users must notify Jeeves immediately by emailing us at fraud@tryjeeves.com and assist Jeeves in its investigation if the Company's or its Users' Card is lost or stolen or if it believes an unauthorized person or persons is using their Card or Account without their permission. Company and its Users agree that Jeeves waives any and all limitations on its liability for the unauthorized and fraudulent use of such Cards. It is Company's responsibility to take, and cause to be taken by its Users, appropriate measures to secure their cards, account numbers, login, password, and card security features (including the CVV and PIN, if any). In order to assist Jeeves in its efforts to investigate any stolen Card or Account, Company must provide Jeeves with a copy of the applicable Police Report as soon as it becomes available to Company regarding the stolen card or any alleged identity theft.

Below are a few tips Company and its Users can follow to protect the security of their Jeeves card:

- a.Keep your Jeeves card in a secure location at all times - either in your wallet or in a locked place to restrict unwanted access.
- b.Ensure to store statements and receipts with your Jeeves card information in a safe location.
- c.Update your passwords frequently on your computers, mobile devices, and online accounts.
- d.Only add trustworthy employees as authorized users on your Jeeves account.
- e.Create and set up policies for authorized users so they know which types of transactions are allowed on the account and the steps to take in the event of a lost or stolen card.
- f.Review your statements on a monthly basis and check your Jeeves account activity a couple of times per week. This will help ensure that you detect unauthorized charges quickly if it happens.
- g.Notify us in advance if you'll be traveling or if your address has changed.
- h.Contact us immediately if your card or any of your employees' Jeeves card is lost or stolen.

Dispute Outcome

Dispute outcomes are communicated to Company via email. In the event that we previously issued provisional credits to Company's Account and the Disputed Transaction is found in favor of the merchant, Jeeves reserves the right to reverse the provisional credits from Company's Account. If the Disputed Transaction is found in favor of Company, Company will keep the provisional credits that were issued previously and no further action is necessary.

Finality of Decision

The decision of Jeeves regarding any Disputed Transaction or other Disputes is final and binding on Company and its Users.

Continuous Improvement

Jeeves will continuously review and improve its Dispute Policy and Procedure and its Chargeback process to ensure that Jeeves provides the best possible service to its customers.