

Credit Hub Terms

Last Revision Date: March 26, 2026

1. Credit Hub.

Koverly Inc. (“Koverly”) develops, maintains, and provides certain customer onboarding, risk management, and decision automation tools intended to help users of Koverly’s services and their customers or vendors and other non-customers engaged in business with users build and manage their client relationships (“Credit Hub”). For the avoidance of doubt, a user of Credit Hub may be categorized as a Customer, You, or Your, as applicable.

Any Customer’s use of Credit Hub is subject to a valid subscription, pursuant to the terms of a separate master services agreement or purchase order (each, a “Purchase Agreement”). The terms of the Purchase Agreement are incorporated here by reference.

By using Credit Hub, you consent and agree to be bound by and comply with these Terms and to be subject to the Koverly Terms of Service, including the Arbitration Agreement class action waiver set forth therein.

2. Credit Hub Account, Password and Security.

You must register with Koverly and create an account to use Credit Hub (a “Credit Hub Account”) and as part of that process you will be requested to provide certain information, including without limitation your name, full address, phone number, email address, and information about your business. A Credit Hub Account is separate and distinct from the Account described in the Koverly Terms of Service. By using Credit Hub, you agree to provide true, accurate, current, and complete information as prompted by the registration process and to maintain and promptly update the Credit Hub Account information to keep it accurate, current, and complete. You are the sole authorized user of your Credit Hub Account. You are responsible for maintaining the confidentiality of any log-in, password, and Credit Hub Account number provided by you or given to you by Koverly for accessing Credit Hub. You are solely and fully responsible for all activities that occur under your password or Credit Hub Account, even if not authorized by you. Koverly has no control over the use of your Credit Hub Account and expressly disclaims any liability derived therefrom. Should you suspect that any unauthorized party may be using your password or Credit Hub Account or you suspect any other breach of security, you agree to contact Koverly immediately.

The person or entity for which you act shall be the contracting party (“Credit Hub Account Owner”) for the purposes of these Terms and you will be authorized to use any corresponding Credit Hub Account Koverly provides to the Credit Hub Account Owner in connection with Credit Hub. You and the Credit Hub Account Owner are solely responsible for complying with these Terms and solely entitled to all benefits accruing thereto. The Credit Hub Account is not transferable to any other person or entity. You

must immediately notify Koverly of any unauthorized use of any log-in, password, or Credit Hub Account number provided by you or given to you by Koverly for accessing Credit Hub or any other breach or threatened breach of Koverly's security or the security of the Credit Hub Account. The Credit Hub Account cannot be used for personal, family, or household services or for a business other than your own.

3. Billing and Payment.

All fees and payment terms are governed by this Agreement and the applicable Purchase Agreement.

4. Submitted Content.

"Submitted Content" is defined as any business-related information such as credit approvals, notes, and trade reference contributions to other businesses that may be used in provision of Credit Hub to Customers in their underwriting decisions or related actions. Submitted Content includes content, information, and materials in any form that you or those authorized by you provide, submit, upload, publish, or make otherwise available to Koverly or Customers in the provision of Credit Hub. You give Koverly a limited license to use Submitted Content in providing Credit Hub to Customers. As with all information you provide to Koverly, you agree that all Submitted Content you provide will be true, accurate, current, and complete. You represent and warrant that you have the legal right to provide it, and it does not violate any third party's intellectual property, privacy, or other proprietary rights.

You agree that you are solely responsible for the Submitted Content sent or transmitted by you or displayed or uploaded by you in using the Services and for compliance with all laws applicable to the Submitted Content, including, but not limited to, any laws requiring you to obtain the consent of a third party to use the Submitted Content and to provide appropriate notices of third party rights. You represent and warrant that you have the right to upload the Submitted Content to Credit Hub and that such use does not violate or infringe on any rights of any third party. Under no circumstances will Koverly be liable in any way for any:

- (i) Submitted Content that is transmitted or viewed while using Credit Hub;
- (ii) errors or omissions in the Submitted Content; or
- (iii) any loss or damage of any kind incurred as a result of the use of, access to, or denial of access to Submitted Content.

Although Koverly is not responsible for any Submitted Content, Koverly reserves the right to delete any Submitted Content, at any time without notice to you, if Koverly becomes aware that it violates any provision of these Terms or any law. You retain copyright and any other rights you already hold in Submitted Content.

Koverly acts merely as a passive conduit for your online distribution and publication of your Submitted Content. You acknowledge and agree that Koverly:

- Is not involved in the creation or development of Submitted Content.

- Disclaims any responsibility for Submitted Content.
- Cannot be liable for claims arising out of or relating to Submitted Content.
- Is not obligated to monitor, review, or remove Submitted Content, but reserves the right to limit or remove Submitted Content on the Services at its sole discretion.
- Is not acting as a Credit Reporting Agency or a furnisher of credit information.

You hereby represent and warrant to Koverly that your Submitted Content:

- (i) will not be false, inaccurate, incomplete, or misleading;
- (ii) will not infringe on any third party's copyright, patent, trademark, trade secret, or other proprietary right or rights of publicity, personality or privacy;
- (iii) will not violate any law, statute, ordinance, or regulation (including without limitation those governing export control, consumer protection, unfair competition, anti-discrimination, false advertising, anti-spam or privacy);
- (iv) will not be defamatory, libelous, unlawfully threatening, or unlawfully harassing;
- (v) will not be obscene or contain pornography (including but not limited to child pornography) or be harmful to minors;
- (vi) will not be fraudulent, false, or misleading; will not be defamatory, harassing, threatening, or abusive, which includes any activity that reflects hatred against others based on race, religion, ethnicity, national origin, gender, or sexual orientation;
- (vii) will not send unauthorized messages, advertising, or spam, including unsolicited promotional or commercial content or other mass solicitation materials;
- (viii) will not misrepresent your identity or affiliation with any entity or organization or impersonate any other person;
- (ix) will not harvest, collect, or gather user data without consents;
- (x) will not contain any viruses, Trojan Horses, worms, time bombs, cancelbots or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information;
- (xi) will not represent you being employed or directly engaged by or affiliated with Koverly or purport you to act as a representative or agent of Koverly; and
- (xii) will not create liability for Koverly or cause Koverly to lose (in whole or in part) the services of its internet service providers or other suppliers.

By making available any Submitted Content through Credit Hub, you hereby grant to Koverly a worldwide, irrevocable, perpetual, non-exclusive, transferable, royalty-free license, with the right to sublicense, use, access, view, copy, adapt, modify, distribute, sell, transfer, publicly display, publicly perform, transmit, stream and broadcast such Submitted Content on, through or by means of Credit Hub. Koverly does not claim any ownership rights in any such Submitted Content and nothing in these Terms will be deemed to restrict any rights that you may have to use and exploit any such Submitted Content.