

Payment Authorization

By completing signup, you authorize CrowdHealth and its third-party payment processors to initiate charges to the payment method(s) you provide — including debit or credit card charges and ACH debits from any bank account you link or designate — for all amounts you owe as a CrowdHealth Member. This authorization covers both recurring charges and on-demand charges, as described below.

Recurring charges. You authorize CrowdHealth to initiate recurring charges on a scheduled basis for: (a) your Advocacy Fee; (b) any other subscription or platform fees set forth in CrowdHealth's Member Guide, Terms & Conditions, or pricing pages; (c) transaction, processing, or payment method fees that CrowdHealth passes through to you in connection with such charges; and (d) any applicable taxes on the foregoing.

On-demand charges. You authorize CrowdHealth to initiate charges on a non-scheduled, as-needed basis for: (a) crowdfunding contributions that are approved on your account in accordance with CrowdHealth's Member Guide and Terms & Conditions, which may be billed at any time and in varying amounts; (b) one-time fees, including enrollment, late payment, returned payment, or insufficient funds fees; (c) transaction, processing, or payment method fees that CrowdHealth passes through to you in connection with any charge; (d) any applicable taxes on the foregoing; and (e) any other amounts you authorize from time to time within the CrowdHealth platform.

You acknowledge and agree that:

- **Variable amounts.** The amount of each charge may vary. Recurring Advocacy Fees vary based on the number of Members on your account, your tier, promotional codes, and other factors disclosed in your account. On-demand crowdfunding charges vary based on approved crowdfunding requests and may be initiated at any time, including more than once in a billing cycle. Transaction, processing, and payment method fees vary based on the payment method used and the amount of the underlying charge. You will be able to view upcoming and prior charges in your account.
- **Payment method fees.** Different payment methods may carry different transaction or processing fees, which CrowdHealth may pass through to you. The fee applicable to a given payment method will be disclosed before you are charged.
- **Timing.** Recurring charges will be initiated on or before the applicable due date, and may be processed on the next business day if the due date falls on a weekend or holiday. On-demand charges will be initiated when the underlying obligation is approved or incurred.
- **Retries.** If a charge is declined, returned, or fails for any reason, you authorize CrowdHealth and its processors to retry the charge, to attempt the charge against any other payment method on file, and to assess any returned-payment or NSF fees permitted by law.

- **Updates to payment information.** You authorize CrowdHealth and its processors to receive and use updated card or bank account information from card networks, your card issuer, or your bank (including through account updater services) to keep your payment method current.
- **Linked bank accounts.** If you link a bank account, you represent that you are an authorized signer or owner on that account and that the routing and account numbers you provide are accurate.

Cancellation. You may cancel this authorization at any time by logging into your CrowdHealth account and initiating cancellation. To stop a scheduled payment, your cancellation must be completed at least 10 days (and, for ACH debits, at least 3 business days) before the next scheduled payment date. Cancellation of this authorization is not, by itself, a cancellation of your CrowdHealth Membership; you remain responsible for any amounts that have already accrued, including approved crowdfunding contributions that have not yet been charged.

This authorization will remain in effect until you cancel it as described above or your Membership is terminated.