Payment Agreement

General: The following payment policy ("Payment Policy") is considered part of the Terms and Conditions ("Terms") of the CEGSOFT website, located at http://www.cegsoft.com/terms or http://www.experttax.com ("Site"). By making any purchases through the Site (individually and collectively, the "Service") you ("You") are accepting and agreeing to be bound by each of the conditions of sale and other Terms set forth herein, including the Payment Policy.
For the Expert Tax software license, this Agreement shall be effective as of the Effective Date and shall be in effect until December of the following year (the "Expert Tax Term"). For example, the Expert Tax software license corresponding to tax year 2023 will expire in December 2024.

As consideration to obtain access to or Use any limited functionality of any part of the Expert Tax software, Licensee agrees to pay CEGSOFT the appropriate Fee for such specific functionality or part of the Expert Tax software. The Fee includes an annual fee that will provide the Licensee with access to the Expert Tax software for the duration of the Expert Tax Term. The Fee does not include filing fees that will be required before the submission or filing of tax returns electronically via the Expert Tax software. The Fee may include free filing fees for a limited and specific number of filings and said amount will be established in the Billing Document. There will be an additional filing fee foreach return filed in excess of those established in the billing document.
License Fees may be automatically collected, if both parties desire, through credit cards or other mechanisms, as they may be provided in the Billing Document. Filing fees will be grouped and automatically charged on a monthly basis on the first day of the following month of said filing, or when the filing fee outstanding debt reaches $1,000. This will require user to have a credit card or Bank account number registered on file. Failure to have a valid payment method on file will cause the program to disable electronic filings beyond those included as part of the License Fee.
There will be no prorated refunds or bills for early cancellations or late purchases.

Eligibility & Price: With the exception of the SaaS Modules, whose Subscription shall be governed by the SaaS Term, and with the exception of the Expert Tax software, whose license term is described later on this section, this Agreement shall be

effective as of the Effective Date. The license to the Software as provided herein shall last for the term provided in the Billing Document (the "Term") as long as Licensee is current in the payment of any and all applicable Fees pursuant to Section 5 and the Billing Document ("Access Period"). The Software may operate, at CEGSOFT's sole discretion, pursuant to a product authorization code which, when applied, will allow the Software to operate for its designated term, or until CEGSOFT terminates this Agreement because of Licensee's failure to comply with any of its Terms.

The Software or any part thereof may operate, at CEGSOFT's sole discretion, pursuant to a product authorization code which, when applied, will allow the Software or any part thereof to operate for its designated purpose, or until CEGSOFT terminates this Agreement because of Licensee's failure to comply with any of its Terms. For example, a product authorization code may provide for a certain number of Users or a certain number of client-side installations of the Software.

The SaaS Term shall be for twelve (12) months following the Subscription, renewable for equal terms of twelve (12) months, to be paid upon renewal of each SaaS Term in either a monthly or annually manner.

After the Term expires, Licensee or Subscriber must renew the license or subscription and accept the current Agreement for said renewal in order to be eligible for Software use, technical support and Software Updates. The Term shall only be renewed if Subscriber or Licensee submits the information required by CEGSOFT, pay the then applicable Fees, accept the then-current Agreement, and takes any other steps as may be required by CEGSOFT in connection with the renewal of the license. CEGSOFT is under no obligation to renew any license or subscription and makes no representations regarding renewals.

For the Expert Tax software license, this Agreement shall be effective as of the Effective Date and shall be in effect until December of the following year (the "Expert Tax Term"). For example, the Expert Tax software license corresponding to tax year 2024 will expire in December 2025.

Charges: If there is a charge associated with a portion of the Services, You agree to pay that charge. The price stated for the Service excludes all applicable taxes and currency exchange settlements, unless stated otherwise. You are solely responsible for paying such taxes or other charges. You also agree that, in addition to other amounts payable for the Services, you shall pay all local, state, and federal taxes (but excluding taxes imposed on CEGSOFT's net income) levied or imposed by reason of the Services. You shall promptly pay to CEGSOFT an amount equal to any such taxes actually paid or required to be collected or paid by CEGSOFT. In the event You make

a purchase using the Site, You will be required to provide CEGSOFT with Your credit card billing information. You agree to pay for all charges accumulated by You on the Site (100% of the total invoice).

Billing: By providing CEGSOFT with a payment method, You (i) represent that You are authorized to use the payment method that You provided and that any payment information You provide is true and accurate; (ii) authorize CEGSOFT to charge You for the Services using Your payment method; and (iii) authorize CEGSOFT to charge You for any paid feature of the Services that You choose to sign up for or use while this Payment Policy is in effect. CEGSOFT may bill You (a) in advance; (b) at the time of purchase; (c) shortly after purchase; or (d) on a recurring basis for subscription Services. Also, CEGSOFT may charge You up to the amount You have approved, and CEGSOFT will notify You in advance of any change in the amount to be charged for recurring subscription Services. CEGSOFT may bill You at the same time for more than one of Your prior billing periods for amounts that have not previously been processed.

Suspension of Services: If the invoicing for the Services is not successful due to insufficient funds on Your part, CEGSOFT may suspend or cancel the Services. Suspension or cancellation of the Services for non-payment could result in a loss of access to and use of Your account.

Auto-Renewal Program: Enroll in our Auto-Renewal Program for added benefits, as set forth below.

1. Definitions:
    - **Auto-Renewal Program:** The Auto-Renewal Program is a customer loyalty initiative for Expert Tax software licenses. It offers customers purchasing a tax year license the opportunity to enroll for automatic renewal of their license for the following tax year. Key features include:
        - A discount on the total purchase amount for the current license upon enrollment
        - Automatic renewal for the following tax year in the customer-selected month for the auto-renewal charge, based on available options
        - The first charge the following year can be either a deposit or the full amount due
        - Transparent agreement presented during enrollment, detailing:
            - Discount

        - Selected renewal month
        - Payment cadence
        - Products to be renewed will be based on all purchases made throughout the year, from August to July. For any modifications contact sales@cegsoft.com

- **Auto-Renewal Enrollment:** Auto-Renewal Enrollment is the process by which a customer opts into the Auto-Renewal Program. It involves:
    - Customer review of the auto-renewal agreement
    - Explicit consent to the terms outlined in the agreement
    - Confirmation of enrollment (e.g., checking a box or clicking a button)
    - Activation of the Auto-Renewal Program for the customer's account

2. Auto-Renewal Details:

   By joining the Auto-Renewal Program, you authorize the automatic annual renewal of your license on your chosen date. Depending on your Auto Renewal Agreement, which shall be provided to you during your purchase, you'll be charged either a 20% deposit of the total due or the full amount. On Your renewal date, CEGSOFT will renew Your contract automatically for the number of licenses associated with Your account at the end of Your one-year term unless You cancel or modify Your subscription to the Services. Provided that automatic renewals are allowed in Your country, province, or state, CEGSOFT will inform You by email before automatically renewing Your Services. Once CEGSOFT has informed You that Services will be automatically renewed, CEGSOFT may automatically renew Your Services and charge You the current price for the renewal term. You must cancel the Services before the renewal date to avoid being billed for the renewal. Cancellation of the Auto Renewal Program will result in a cancellation penalty, which consists of the full discount benefit claimed by the Auto Renewal Enrollment.

   Upon renewal, we may increase the fees to reflect future changes to our list prices. If this increase applies to you, we will notify you at least thirty (30) days in advance of your renewal. If you do not agree to this increase, either party can choose to terminate your subscription or renewal at the end of your Current Term.

Online statement and errors: CEGSOFT may provide You with an online billing statement on the Tenant Account Management website or by contacting sales@experttax.com, where You can view and print Your statement. This is the only billing statement that CEGSOFT provides. It is Your responsibility to print or save a copy of each online statement and retain such copy for Your records. If CEGSOFT makes an error on Your bill, You must tell CEGSOFT within 120 days after the error first appears on Your bill. CEGSOFT will then promptly investigate the charge. If You do not tell CEGSOFT within that time, You release CEGSOFT from all liability and claims of loss resulting from the error and CEGSOFT will not be required to correct the error or provide a refund. If CEGSOFT has identified a billing error, CEGSOFT will correct that error within 90 days.

Cancelling the Services: You may cancel the Services at any time, with or without cause. Information and direction on how to cancel Your Services is provided on the Tenant Account Management website or by contacting sales@cegsoft.com. You should refer back to the offer describing the Services as (i) You may not receive a refund at the time of cancellation; (ii) You may be obligated to pay cancellation charges; (iii) You may be obligated to pay all charges made to Your billing account for the Services before the date of cancellation; and/or (iv) You may lose access to and use of Your account when You cancel the Services. If You cancel, Your Services will end at the end of Your current Service period or, if CEGSOFT bills Your account on a periodic basis, at the end of the period in which You canceled.

Payments to You: If CEGSOFT owes You a payment, then You agree to timely and accurately provide CEGSOFT with any information CEGSOFT needs to make the payment. You are responsible for any taxes and charges You may incur as a result of such payment to You. You must also comply with any other conditions CEGSOFT places on Your right to any payment. If You receive a payment in error, CEGSOFT may reverse or require return of the payment. You agree to cooperate with CEGSOFT in its efforts to do this. CEGSOFT may also reduce the payment to You without notice to adjust for any previous overpayment.

Internet access Services and charges: The Services do not include Internet access. You are responsible for paying the fees charged by Your Internet access or Wi Fi providers. Those fees are in addition to the fees You pay CEGSOFT for the Services. If You access the Services through wireless devices (for example, phones and tablets), Your wireless carrier may charge fees for alerts, web browsing, messaging, and other services that require the use of airtime and wireless data services. Check with Your carrier to verify whether there are any such fees that may apply to You. You are

solely responsible for any costs You incur to access the Services through any wireless or other communication service.

Credits and Refunds: All sales are final. Except as otherwise provided herein, any store credit(s) in Your account will be applied to purchases, and will not be paid to You as a refund. If a transaction exceeds the value or remaining balance of Your store credit(s), the balance of the purchase price must be paid by You. You can view Your store credit(s) balance at any time by visiting your profile at www.experttax.com.

Penalties and additional fees: You agree that in the event CEGSOFT is unable to collect the fees You owe CEGSOFT, CEGSOFT may take any steps it deems necessary to collect such fees from You, and that You will be responsible for all costs and expenses incurred in connection with such collection efforts, including collection fees, court costs and attorneys' fees. You further agree that CEGSOFT may collect interest at the lesser of one and a half percent (1.5%) per month, or the highest amount permitted by law on any amounts not paid when due.

- There is a $25 fee for declined transactions made within the monthly payment plan.
- A missed payment may result in a license cancellation any time.
- Late payments may be subject to interest charges of up to 3% each month

Other terms: The prices displayed on the Site are quoted in United States dollars. In the event a product is listed at an incorrect price, CEGSOFT has the right to refuse or cancel orders placed for the product listed at the incorrect price, regardless of whether the order has been confirmed or Your credit card has been charged. If Your credit card has already been charged for the purchase and Your order is canceled by us, CEGSOFT will issue a credit to Your credit card account.