



Program Terms

Last Updated: 23 December 2025

These ANNA Money Credit Card Program Terms (**Program Terms**) describe the conditions of your participation in the ANNA Money Credit Card Program and the terms that govern your use of Cards. These Program Terms govern your participation with ANNA Money Solutions Pty Ltd (**“ANNA Money Credit”, “we”, “us”, “our”**) and Company. “Company” or “you” means the company that has opened an ANNA Money Credit Account to use the Services. Capitalised terms used in these User Terms are defined in the Platform Agreement.

We may update these Program Terms at any time by written Notice to you, and your continued use of Cards will be deemed acceptance of the updated Program Terms.

These Program Terms include an authorisation for ANNA Money Credit to automatically debit your Linked Accounts for amounts owed for use of the Services, including Charges, Fees, Fines, and other transactions you make on Cards.

Capitalised terms that are not defined in Section 3 have the definitions provided in the Platform Agreement.

1. Payment Cards

1.1. Issuer Card Terms

Cards are issued by the Issuer identified on the physical and virtual Cards issued to you. The Issuer is the party responsible for funding your charges. These Program Terms and the Card Terms together govern your use of the Cards. You may only use the Cards if you consent to the applicable Card Terms. Issuers may update Card Terms at any time by written Notice to you through ANNA Money Credit and your continued use of the Cards will be deemed acceptance of the updated Card Terms.

1.2. Linked Accounts

We will use Financial Data from Linked Accounts to verify account balances and account information, identify spending patterns and potential fraud, determine and review spending

limits, analyse and report transactions, and provide Services to you. You must maintain at least one Linked Account at all times and agree that ANNA Money Credit may directly debit any Linked Account for payment of amounts owed. You may change or update Linked Accounts through your ANNA Money Credit Account. Use of specific Services or features may also require ANNA Money Credit to access Company Data through Third-Party Services.

1.3. Spending Limits

Company spending limits are set by ANNA Money Credit using Company Data including available funds and spending patterns, financial projections and the nature and history of Company's business. ANNA Money Credit may not disclose exact spending limits but may provide guidance identifying whether specific transactions or monthly volumes may exceed any spending limits. Spending limits may be modified at any time with or without Notice to you, including temporary increases or decreases or reducing spending limits to \$0. Administrators may set User-specific limits or controls through your ANNA Money Credit Account, but the aggregate spending limit for all Users (including Team Cards) may not exceed the total spending limit established for the Company.

ANNA Money Credit may determine, in its sole and absolute discretion, that (a) the total aggregate balance of Linked Accounts is less than the balance minimums required by ANNA Money Credit's underwriting criteria, (b) Company does not satisfy one or more of ANNA Money Credit's other underwriting or credit requirements, or (c) Company poses or may pose an unacceptable risk to ANNA Money Credit, Program Partners, Issuers, or third parties. If ANNA Money Credit makes such a determination, ANNA Money Credit may immediately and without Notice reduce your spending limits, terminate, or suspend access to your Cards or your ANNA Money Credit Account. If ANNA Money Credit takes any of these actions, ANNA Money Credit may debit your Linked Accounts for any amounts owed, even if payment is not yet due for such amounts.

Spending limits are set based on the available balance in the Company's ANNA Money Credit Cash Account and may change on a daily basis. Any authorised Charge, Fee, or Fine on your Card will reduce your spending limit by a corresponding amount. When you use a Card to initiate a transaction at certain merchants where the amount of the final transaction is unknown at the time of authorisation, a hold may be placed on funds in your ANNA Money Credit Cash Account for an amount higher or lower than the final Charges.

1.4. Requesting and Replacing Cards

Administrators may request Cards for Users through your ANNA Money Credit Account. Administrators may only request Cards for and provide Cards to individuals who are authorised to use Cards on your behalf. Administrators are prohibited from requesting more than one active physical Card for any individual User other than for Users who are authorised to use one or more Team Cards.

In order to request a Card for any User, Administrators must provide the User's full legal name, contact information, personal address, and date of birth. Cards may be denied or cancelled due to changes in Issuer's policies, as required by law, or for any other reasons ANNA Money Credit determines in its sole discretion. Cards may be issued to Users as physical or virtual cards. By default, new Users may be issued both a physical and virtual Card and will be able to view transactions and manage their Cards through Company's ANNA Money Credit Account.

Administrators may request Team Cards for teams within the Company. Any employee or contractor authorised to use a Team Card is considered a User for the purposes of these Program Terms, and all obligations relating to Users will apply with respect to such person. You must limit access to Team Cards to authorised Users.

You are responsible for securing Cards, account numbers, and Card security features. You must promptly notify ANNA Money Credit and take appropriate measures to prevent unauthorised transactions when a Card is lost, stolen, breached, or needs to be replaced. In such cases, Administrators may request the issuance of replacement Cards by Issuers through your ANNA Money Credit Account. Replacement Cards may have new account numbers that could require you to update the Card on file for any scheduled or recurring payments. If you do not update the Card for scheduled or recurring payments, the transactions may not be completed. You are solely responsible for updating Cards stored with merchants where account numbers have been changed.

1.5. Using Cards

Users may only use Cards for legitimate business-related Charges and transactions. You are responsible for selecting the individuals in your organisation who are authorised to use Cards, and you are responsible for all Card transactions and activities. You agree to establish and maintain controls to ensure that the Cards are only used by authorised Users for legitimate Company business purposes and in compliance with the Platform Agreement, these Program Terms, the Card Terms, Card Network rules, and applicable law. You are responsible for Charges and transactions made by any person given access to Cards even if they are not the person associated with or named on the Card.

Authorised administrators of certain Programs may be permitted to withdraw cash using a Card, subject to eligibility requirements, restrictions, and limitations that ANNA Money Credit determines. PINs will be provided to any authorised Administrators if the Company is approved to participate. Users other than authorised Administrators are not permitted to withdraw cash using a Card. Any cash withdrawal is subject to the restrictions and limitations described in the relevant Program materials provided to you.

ANNA Money Credit, Issuers, Card Networks, or other intermediary Third-Party Service Providers (including merchant acquirers) may deny or reverse Charges for any reason. ANNA Money Credit is not responsible for any losses, damages, or harm caused by any Charges that are denied or reversed.

All Users are subject to the Platform Agreement and all terms, agreements, and policies incorporated by reference, including these Program Terms and Card Terms, and must comply with all of the User Terms. The Company is responsible for ensuring that Users read, understand and comply with their obligations with respect to use of the Cards and the Services.

1.6. Disputing Charges

You are responsible for reviewing your Periodic Statements promptly and identifying any Charges that you believe are unauthorised or that you dispute.

If you and a merchant have a dispute regarding a Charge identified on your Periodic Statement, such as delivery of incorrect goods or services or being charged the wrong amount, you should first attempt to resolve the dispute with the merchant. If the dispute is not resolved to your satisfaction or if you believe the Charge is unauthorised, you may initiate a Chargeback through your ANNA Money Credit Account.

You understand that the ANNA Money Credit Card Program is subject to Card Network rules regarding Chargebacks. The Card Networks have established procedures for resolving Chargebacks that may require you to provide details of the disputed Charge or associated documentation. Charges relating to disputed Charges and Chargebacks will be collected on the payment date if they are pending resolution as of the date that payment is due for the applicable Periodic Statement. Chargebacks resolved in your favor will be credited to your ANNA Money Credit Account on either the current or a future Periodic Statement. We may impose Fees, reduce your spending limits, or suspend access to your ANNA Money Credit Account or the Services if you fail to pay Charges relating to Chargebacks that are pending resolution on the payment date.

2. Payments

2.1. Periodic Statements

You are responsible for payment in full of all Charges, Fees, and Fines. We will provide you Periodic Statements identifying Charges, Fees, Fines, refunds, any other Card transactions, or other amounts owed or credited to your ANNA Money Credit Account. You must notify us promptly if you believe that there are any errors on your Periodic Statement, and submit any disputes or Chargebacks in accordance with these Program Terms and Card Network requirements.

ANNA Money Credit will automatically debit your Linked Account for all amounts owed at the end of each billing cycle as specified in your Periodic Statement. If the due date falls on a weekend, ANNA Money Credit may debit your Linked Account the Friday before. If an automatic debit fails for any reason, we will attempt to debit your Linked Account again for the amounts owed. You may make additional payments by logging in to your ANNA Money Credit Account.

Your ANNA Money Credit Account will reflect the credit for any automatic payment or additional payment after payment is received.

2.2. Failure to Pay, Set Off, Collections

If you fail to pay the full amount owed on time, we may attempt to collect amounts owed from any Linked Account that is currently or was previously linked. We may collect partial payments for unpaid amounts from any Linked Account that is currently or was previously linked, but any partial payment is not a waiver of our rights and will not satisfy your obligation to pay in full.

Any amounts owed may be set off, debited, or collected from amounts in any ANNA Money Credit Account that you hold jointly with a third party or open in the future even if your original ANNA Money Credit Account has been closed. We may exercise this right against Company, its affiliates, or any of their respective successors or assigns, or any assignees for the benefit of your creditors, trustees, or receivers of Company assets. This right will exist even if we do not exercise it prior to the making, filing, or issuance of a demand, court order, or other action.

Any failure to pay the full amount owed to ANNA Money Credit when required is a breach of the Platform Agreement and these Program Terms. You are responsible for all costs or expenses that we or Issuers incur in the process of collecting amounts owed but not timely paid, including legal or collections fees, and you are responsible for paying interest on such amounts at the maximum rate permitted under law.

An outstanding Chargeback cannot be used as reason to delay or withhold due payments in line with the User Terms.

2.3. Authorisation to Debit Linked Accounts

Your Authorisation to Debit Linked Accounts

You authorise ANNA Money Credit, Issuers, or their respective successors and assignors to collect amounts owed under these Program Terms by debiting funds from your current and previously Linked Accounts at financial institutions (including banks and credit unions). You also authorise ANNA Money Credit to debit your Linked Accounts for verification purposes.

Manner and Timing of Payment

ANNA Money Credit will debit Linked Accounts for all amounts owed to ANNA Money Credit in connection with ANNA Money Credit's provision of Services. If ANNA Money Credit cannot collect these amounts, you agree to immediately pay all amounts owed as directed.

ANNA Money Credit may debit Linked Accounts separately for the payment of Fees that you incur. You also authorise ANNA Money Credit, Issuers, or their respective successors or assigns to debit Linked Accounts immediately, on any date, and without additional Notice where ANNA Money Credit determines, in its sole and absolute discretion, that (a) the total aggregate

balance of Linked Accounts is less than the balance minimums required by ANNA Money Credit's underwriting criteria, (b) Company does not satisfy one or more of ANNA Money Credit's other underwriting or credit requirements, or (c) Company poses or may pose an unacceptable risk to ANNA Money Credit, Program Partners, Issuers, or third parties.

In the event that ANNA Money Credit makes an error in processing an electronic debit, you authorise ANNA Money Credit to correct the error by initiating an electronic credit or debit to the Linked Account in the amount of such error on or after the date such error occurs. Any monthly fees for missed payment as set out in 2.4.2 will be waived where we have made such an error.

2.4. Fees

2.4.1. General fees

ANNA Money Credit will disclose Fees to you when you are approved for a Card or through ANNA Money Credit's website. ANNA Money Credit may update, add, or change Fees upon 30 days' Notice. Fees ANNA Money Credit assesses may include periodic fees, fees for Card issuance or replacement, fees applicable to certain transactions (e.g. external transfer fees), administration fees, foreign transaction fees, usage fees, service fees, cash advance fees, fees for late payments, fees for failed payments or returned payments, and fees for misuse of the Services. You are responsible for paying all Fees in addition to all Charges and Fines.

2.4.2. Delinquency Grade

From 23 January 2026, a delinquency grade will apply for accounts in arrears:

Grade 1	0–30 days overdue	Monthly Fee* in event of missed payment	2.99%	Of total outstanding balance
Grade 2	31–60 days overdue	Monthly Fee* in event of missed payment	3.99%	Of total outstanding balance
Grade 3	61-90 days overdue	Monthly Fee* in event of missed payment	4.99%**	Of total outstanding balance

(*) indicates a flat fee

(**) monthly fee is capped at 4.99%.

Grades are also determined on the history of an account (for example, if the account has hit these grades repeatedly in a calendar year) resulting in a permanent grade. This is at the discretion of ANNA Money Credit.

Such fees may be paused, for example where you have clearly and reasonably demonstrated

financial hardship and you have either submitted, had a claim approved, or pending review. Hardship claims are subject to review against ANNA Money Credit's internal policies.

Lodging false claims may be subject to litigation and additional recovery costs and action. There is no guarantee of approval for any claims made under hardship.

3. Defined Terms

ANNA Money Credit Card Program means the program through which Issuers issue Cards and extend credit to you, and for which ANNA Money Credit provides Services.

Card means a physical or virtual payment card issued by an Issuer and managed through your ANNA Money Credit Account.

Card Networks means the payment card networks including Mastercard. **Card Terms** means the agreement between Company and the applicable Issuer for use of Cards identified on ANNA Money Credit's website.

Charge or Charges means a payment for goods or services made to a merchant that accepts payments on the applicable Card Network.

Chargeback means a dispute that you initiate against a merchant for an unresolved dispute with the merchant or where a Charge is unauthorised.

Issuer means the bank identified on your physical Cards that is a member of the Card Network indicated on your Cards and is responsible for issuing the Cards to you.

Periodic Statement means the periodic statements that reflect activity for all Cards issued to Company identifying Charges, Fees, Fines, refunds, or other amounts owed or credited to your ANNA Money Credit Account during each billing cycle.

Team Card means a Card issued in the name of a Company team to be used by one or more authorised Users in that team.