

Effective Date: November 1, 2025

## VOLTCASH APP TERMS OF SERVICE

The VOLTCASH App for Apple iOS or Android-powered devices, including all Services (as defined below), software, code, text, graphics, logos, layouts, designs, and application programming interface (collectively, the "App"), is owned and controlled by VoltCash, Inc. (collectively, with our subsidiaries and affiliates, "VOLTCASH", "we", "us" or "our").

Terms of Service (these "Terms") govern your use of the App, including all services and any other tools made available through the App (collectively, the "services"). By clicking "I Agree" or by accessing or otherwise using the App, you agree to be bound by these Terms and our Privacy Policy. If you do not agree to these Terms, do not access, or use the App or the Services.

The VOLTCASH App is only available for individuals who meet certain eligibility. Standard data rates from your wireless service provider may apply.

We may change or revise these Terms from time to time in our sole discretion.

### Use Restrictions

The App and services are not intended for use by anyone under the age of eighteen (18). By accessing the App, you represent and warrant that you are at least eighteen (18) years old.

The App and services are provided for access and use only by persons located in the United States. You acknowledge that you may not be able to access all or some of the App and Services outside of the United States and that access thereto may not be legal by certain persons or in certain countries. If you access or use the App or Services from outside the United States, then you are responsible for compliance with all applicable laws.

### 1. THIRD PARTIES

- 1.1. Service Providers. Certain services may be provided and maintained by third-party service providers (each a "Third Party Service Provider"), and you will be subject to the terms and conditions entered into separately with such Third-Party Service Providers (each a "Third-Party Service Provider Term").
- 1.2. Third-Party Applications and Sites. The App and/or the Services may enable you to use third-party applications or services in connection with the use of the App and/or the Services. VOLTCASH is not responsible for examining or evaluating and does not warrant the offerings of any of these businesses or individuals or the content of their applications or websites. If you choose to utilize any such third-party applications or services, you will be subject to the policies and the terms and conditions of such third parties.

1.3. You should carefully review their privacy statements and other terms and conditions of use. VOLTCASH's provision of a link to any other app, website, or resource is for your convenience only and does not signify our endorsement of such other app, website, resource, or their respective contents. VOLTCASH SHALL NOT BE RESPONSIBLE FOR THE AVAILABILITY OF ANY THIRD-PARTY APPS, WEBSITES OR RESOURCES, AND VOLTCASH DOES NOT WARRANT, ENDORSE GUARANTEE OR ASSUME RESPONSIBILITY FOR ANY CONTENT, INFORMATION, SOFTWARE, MATERIALS OR PRACTICES OF ANY SUCH THIRD-PARTY APPS, WEBSITES OR RESOURCES, INCLUDING, WITHOUT LIMITATION, ANY PRODUCTS OR SERVICES ADVERTISED OR OFFERED BY A THIRD PARTY THROUGH THE APP OR THE SERVICES OR THROUGH ANY LINKED SITES OR FEATURED IN ANY ADVERTISING.

## 2. INTERNATIONAL REMITTANCES

VoltCash, Inc. is a licensed money transmitter that provides international remittance services through the VOLTCASH APP.

2.1 VoltCash partners with third-party licensed money transmitters to offer a wider coverage of destination countries. Please refer to sections 1.1, 1.2, and 1.3 that govern the relationship with these third-party service providers.

## 3. VOLTCASH INC. FEES AND EXCHANGE RATES:

3.1. When using our services, you agree to pay:

- Our Fees, and
- Any exchange rates that may apply

3.2. Fees become due to us at the time that you submit your transaction request.

3.3. You may have to pay other charges (e.g., taxes or a charge your bank requires for making a money transfer) related to your use of our services, which is outside of our control and not charged by us.

3.4. If you are a VoltCash Prepaid Mastercard® Account holder, we can use any of the money that we hold to pay back what you owe us (for example, if you haven't paid our fees).

## 4. REGULATOR INFORMATION DISCLOSURE.

Important information about VOLTCASH's money transfer licenses and how to contact state or regulators regarding unresolved complaints or issues related to money transfer services offered by VOLTCASH is available on VOLTCASH's website here: [www.voltcash.com/about-voltcash](http://www.voltcash.com/about-voltcash)

You can also contact the Consumer Financial Protection Bureau with questions or complaints about VOLTCASH at: 855-411-2372

855-729-2372 (TTY/TDD)

[www.consumerfinance.gov](http://www.consumerfinance.gov)

## 5. QUICK TRANSFER APPLICABLE TERMS

### 5.1. Notification of Changes:

- a) VOLTCASH is committed to transparency and will notify users of any changes to the terms and conditions related to stored card credentials and future transactions.
- b) Notification will be sent via email to the user's registered email address at least 30 days prior to the effective date of the changes.
- c) The email will clearly outline the modifications made to the terms and conditions, providing users with sufficient time to review and understand the updates.
- d) Users will be directed to access the updated terms and conditions within the app for their reference.

### 5.2. Collection and Use of Stored Card Credentials:

- a) VOLTCASH does not automatically store card credentials ("credentials") but provides users with the option to save them within the app/website for convenient access during future transactions. VOLTCASH will only keep a record of the first and last four digits of the credentials.
- b) Upon initiating their first transaction, users will be presented with a clear and explicit choice to save their card credentials securely.
- c) Users must actively consent to saving their card credentials, acknowledging that this information will be securely stored within their account.
- d) Transactions using stored card credentials will only be authorized by the end user, ensuring that users have full control over their payment information.
- e) VOLTCASH will not initiate transactions using stored card credentials on behalf of the user without explicit authorization.

### 5.3. Updating/Canceling Stored Card Credentials:

- a) Users retain complete control over their stored card credentials and can update or delete them at any time through the app settings.
- b) VOLTCASH does not have access to or retain users' stored card credentials beyond the user's control.
- c) Any updates or changes made to stored card credentials will be reflected immediately, ensuring the accuracy and security of the user's payment information.

### 5.4. Termination of User Account:

- a) Upon termination of the user account, all stored card credentials associated with the account will be promptly deleted.
- b) Users will be reminded to review and remove any saved card credentials before terminating their account to prevent unauthorized access or use.
- c) VOLTCASH will not retain or have access to any stored card credentials once the user account is terminated, maintaining the security and privacy of user data.

### 5.5. Disclaimer:

- a) The disclosures regarding stored card credentials apply specifically to external cards saved within the app and used to facilitate transactions.
- b) These disclosures are intended to provide users with transparency and clarity regarding the storage and use of their payment information within the platform.
- c) Users are encouraged to review the terms and conditions related to stored card credentials carefully and contact VOLTCASH with any questions or concerns regarding their implementation or implications.

### 5.6. Security Measures:

- a) VOLTCASH implements robust security measures to safeguard stored card credentials and protect user data from unauthorized access, use, or disclosure.
- b) All stored card credentials are encrypted using industry-standard encryption protocols to ensure their confidentiality and integrity.
- c) Users are encouraged to use strong, unique passwords and enable additional security features such as two-factor authentication to enhance the security of their accounts.

### 5.7. Liability and Indemnification:

- a) VOLTCASH assumes no liability for any unauthorized access, use, or disclosure of stored card credentials resulting from user negligence or failure to comply with security measures.
- b) Users are solely responsible for safeguarding their account credentials and ensuring the security of their stored card credentials.
- c) Users agree to indemnify and hold VOLTCASH harmless against any claims, damages, or losses arising from unauthorized access or use of their stored card credentials.

### 5.8. Third-Party Services:

- a) VOLTCASH may utilize third-party payment processors or service providers to facilitate transactions and manage stored card credentials.
- b) Users acknowledge and agree that third-party services may have their own terms and conditions and privacy policies governing the use of stored card credentials.
- c) VOLTCASH is not responsible for the actions or policies of third-party service providers and encourages users to review their terms and conditions and privacy policies.

### 5.9. User Responsibility:

- a) Users are solely responsible for maintaining the confidentiality of their account credentials, including any stored card information.

- b) Users agree not to share their account credentials or permit unauthorized access to their stored card credentials.
- c) VOLTCASH shall not be liable for any unauthorized transactions or misuse of stored card credentials resulting from user negligence or failure to comply with security measures.

5.10. Privacy Policy Integration:

- a) The collection, storage, and use of stored card credentials are subject to the terms outlined in VOLTCASH's Privacy Policy.
- b) Users are encouraged to review the Privacy Policy to understand how their personal information, including stored card credentials, is collected, processed, and protected.

5.11. Data Retention:

- a) VOLTCASH will retain stored card credentials for as long as necessary to fulfill the purposes outlined in these Terms & Conditions or as required by law.
- b) Upon termination of the user account or upon user request, VOLTCASH will securely delete or anonymize stored card credentials in accordance with its data retention policies.

5.12. Financial Responsibility:

- a) Users are responsible for ensuring the accuracy and completeness of their stored card credentials, including verifying the validity of payment information.
- b) VOLTCASH shall not be liable for any financial losses or damages arising from inaccurate, outdated, or incomplete stored card credentials.

5.13. Account Recovery:

- a) In the event of account suspension, termination, or loss of access, users may request assistance from VOLTCASH to recover their account credentials.
- b) Users must provide sufficient verification of identity to initiate the account recovery process, which may include additional security measures to protect against unauthorized access.

5.14. Consent for Transaction Initiations:

- a) Users acknowledge and consent to the initiation of transactions using stored card credentials, whether initiated by themselves or authorized parties acting on their behalf.
- b) VOLTCASH reserves the right to verify the authenticity and authorization of transactions initiated using stored card credentials to prevent fraud or unauthorized use.

5.15. Amendments to Stored Credential Terms:

- a) VOLTCASH may update or amend the terms and conditions related to stored card credentials from time to time to reflect changes in technology, regulations, or best business practices.
- b) Users will be notified of any amendments to the stored credential terms in accordance with the Notification of Changes section outlined above.

5.16. Severability:

- a) If any provision of these Terms & Conditions related to stored card credentials is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.
- b) The invalid or unenforceable provision shall be replaced with a valid and enforceable provision that most closely reflects the intent of the original provision.

6. ERRORS, PROBLEMS AND CANCELLATION OF REMITTANCE TRANSFERS

- a) Errors. Users have a right to dispute errors in their Transaction. If there is an error, users should contact us within 180 days of the Transaction at 1-800-303-6933 or by emailing [mtcustomerservice@voltcash.com](mailto:mtcustomerservice@voltcash.com). Users can also contact us for a written explanation of their rights. We will investigate the alleged error and make a determination within 90 days following the date the user contacted us. We will communicate the results of such investigation and determination no later than three business days of the date when made or expiration of the 90-day period described above, whichever occurs first. If we determine there was no error, we will send the user a written explanation for such determination.
- b) Problems. Users can cancel for a full refund within 30 minutes of authorizing their Transaction unless the funds have already been picked up, deposited, delivered, or paid to the Recipient or Service Company. If the user timely cancels a Transaction as described above (and the funds have not already been picked up, deposited, delivered, or paid to the Recipient or Service Company), VOLTCASH will refund the user's money within three business days of the request to cancel.
- c) Uncollected Money Transfers. All money transfers that have not been collected by the recipient will be canceled after 30 days from the transaction date (or less for certain payers). In the event that a canceled money transfer is not refunded to the Sender within ninety days of the transaction date, there will be a nonrefundable monthly service charge, where permitted by law, of one dollar and seventy-five cents per month, not to exceed one hundred and forty-seven dollars or the maximum amount permitted by law. The service charge will be deducted from the balance of the principal amount. The service charge is subject to change without notice. The amount to be reimbursed will be solely the principal amount, without interest, minus the service charge.

- d) Questions and Complaints. For questions or complaints about VOLTCASH, contact us online; by telephone at 1-800-303-6933; by email at: customerservice@voltcash.com; or by mail at VoltCash, Inc., Attention: Customer Service, 1390 Brickell Avenue, suite 335, Miami, Florida 33131, USA.
- e) Cancellation and Refunds. A user can cancel a Transaction for a full refund within 30 minutes of authorizing the Transaction unless the funds have already been paid out to the Recipient or Service Company. After 30 minutes, we generally do not provide refunds unless we did not process the Transaction according to the instructions provided by the user or we are unable to pay out the Transaction. To request a refund, please contact Customer Service. VOLTCASH will make every effort not to debit the user's Payment Instrument after it has received the request for cancellation. However, in some cases, VOLTCASH may have initiated an irreversible request for funds from the user's financial institution prior to receiving the user's request for cancellation. In such cases, the user's Payment Instrument may be debited even if the user cancelled the Transaction, but VOLTCASH will refund the user's money usually within three business days after we have received the funds from the user's financial institution. Refunds will be credited to the same Payment Instrument used to pay for the Transaction. Refunds are only made in U.S. Dollars. Refund amounts will not be adjusted to account for changes in the value of the U.S. Dollar or foreign currency from the time the Transaction was submitted.
- f) General. Please let us know if You have any problems with the Service. You can contact us using the contact information at the bottom of this User Agreement.

## 7. LICENSE; RESERVATION OF RIGHTS.

- 7.1. Limited License to Use the App. Subject to your compliance with these Terms, we hereby grant you a limited, personal, non-exclusive, non-transferable license to use the App solely for your own personal purposes in accordance with these Terms. Except for the licenses and rights expressly granted under these Terms, no licenses or rights are granted to you hereunder, and VOLTCASH reserves all such other licenses and rights.
- 7.2. Ability to Modify Terms, Additional Terms. We may change these Terms or modify or discontinue the App or a portion of the App or the Services and functionality from time to time. If we change these Terms, we will post the revised Terms on the App. Your continued use of the App after any such revisions constitutes your agreement to such revised Terms. Additional terms and conditions may apply to certain portions or features of the Services ("Additional Terms"). Where Additional Terms apply to a particular portion or feature of the Services, we will make them available for you to read through your use of the Services. By using the Services, you agree to the Additional Terms.

7.3. E-Sign Disclosure & Consent Notice. Federal laws and regulations require us to give you certain disclosures when you use the App. You hereby consent to receive all information regarding the App and the Services (including disclosures, notices, Cardholder Agreements, statements, and other communications) electronically. Upon your request, we will provide a copy of any such disclosures in paper-based form. We may contact you via: text to your mobile phone number associated with your account, email associated with your account; or notifications from our App. Delivery by any of these means will constitute proper notice to you under applicable law. We are not responsible for any delay or failure in your receipt of the email or text notices and whether or not you choose to view the communication, subject to your right to revoke your consent to receive communications electronically.

7.4. Your Right to Revoke Consent. Because we communicate electronically, you must provide your consent to receive communications electronically in order to establish an account and use our App and the Services. You may withdraw your consent to receive all communications electronically by contacting us. If you fail to provide, or if you withdraw, your consent to receive communications electronically, we will decline to establish an account for you, or we will terminate, suspend, or decline to provide the App and the Services, unless you are entitled by applicable law to receive non-electronic communications.

7.5. Reservation of Rights. The App and Services does not allow for communications to be provided in paper format or through other non-electronic means. However, we reserve the right to provide you with any communication in writing rather than electronically. You agree to maintain on file with us your current street address and to promptly update your address in the event it changes by updating your account. Although we may waive our fee for delivery of paper communications, we reserve the right to charge a communication request fee and to increase this fee in our discretion.

7.6. Registration. All End-Users are required to create a VOLTCASH account in order to use the App and the Services. You represent and warrant (i) you are allowed to enter into legally binding contracts (i.e. can legally enter into a contract in the jurisdiction where you're located), you are authorized to register for an account, and you will comply with these Terms, (ii) you will keep your account credentials and passwords confidential, and shall be responsible for any use of the App via your account, and (iii) you have the right to provide the End-User Content (as defined below) via the App. You are solely responsible for safeguarding your password and for restricting access to the App from your compatible devices or through remote access. You must immediately notify us of any unauthorized use of your password or account credentials or any other breach of security of your account.

7.7. Other License Restrictions. You shall not (i) copy or modify the App for any purpose; (ii) reverse engineer, decompile, modify, translate, disassemble, or discover the source code for all or any portion of the App; or (iii) distribute, disclose, market, rent, lease, or otherwise transfer the App to any other person or entity.

7.8. Intellectual Property Rights. We retain all intellectual property rights in and to the App and the Services and all related documentation (including, without limitation, all copyrights, patents, service marks, trademarks, and other intellectual property rights), including but not limited to any and all updates, enhancements, customizations, revisions, modifications, future releases and any other changes thereto, and all related information, material and documentation. Except for rights specifically provided in these Terms, you hereby assign to us all other intellectual property rights you may now or hereafter possess in the App and related documentation, and all derivative works and improvements thereof, and agree to execute all documents, and take all actions, that may be necessary to confirm such rights. You also agree to retain all proprietary marks, legends and patent and copyright notices that appear on the App and any related documentation delivered to you by VOLTCASH and all copies thereof.

7.9. End-User Content. "End-User Content" means data, images or other content uploaded via the App or otherwise used in connection with your use of the App or the Services. You shall own and continue to own all rights, title, and interest in and to the End-User Content. You hereby grant VOLTCASH a royalty-free worldwide license to use the End-User Content solely in connection with the use thereof through the App and the Services.

7.10. Security. We have implemented technical and organizational measures designed to protect your personal information from unauthorized access, use, alteration, or disclosure. However, we do not guarantee that unauthorized third parties will never be able to circumvent such measures or use your personal information for improper purposes. You provide your personal information at your own risk.

## 8. WARRANTIES AND LIMITATIONS OF LIABILITY

8.1. Warranties. VOLTCASH warrants that it will use commercially reasonable efforts to cause the App to operate in substantial conformance with its published documentation. Our sole obligation and your sole remedy with respect to any failure of the App to substantially conform to the documentation is for us to use commercially reasonable efforts to remedy any such failure as soon as is reasonably practicable, and if such failure is not remedied in a reasonable time, for End-User to terminate these Terms pursuant to the License; Reservation of Rights Section of this Terms of Service.

8.2. Warranty Disclaimer. EXCEPT AS SET FORTH IN WARRANTIES AND LIMITATIONS OF LIABILITY SECTION, VOLTCASH DISCLAIMS ANY AND ALL WARRANTIES RELATING TO THE APP, THE SERVICES, AND ANY OTHER MATTER COVERED BY THESE TERMS, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. VOLTCASH DOES NOT WARRANT THAT THE APP OR SERVICES WILL OPERATE WITHOUT INTERRUPTION OR DELAY AND/OR BE ERROR FREE, OR THAT ALL FAILURES OF THE APP OR SERVICES TO CONFORM TO THE DOCUMENTATION CAN OR WILL BE CORRECTED. VOLTCASH MAKES NO WARRANTIES OR

REPRESENTATIONS AS TO THE ACCURACY OF ANY CONTENT PROCESSED VIA THE APP.

8.3. Limitations of Liability. IN NO EVENT SHALL VOLTCASH BE LIABLE FOR LOST PROFITS OR BUSINESS, LOSS OF GOODWILL, LOSS OF DATA, INTERRUPTION OF BUSINESS, OR FOR ANY EXEMPLARY, PUNITIVE, SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, REGARDLESS OF WHETHER SUCH DAMAGES ARISE UNDER ANY THEORY OF TORT, CONTRACT, STRICT LIABILITY OR OTHERWISE AND REGARDLESS OF WHETHER SUCH PARTY IS ADVISED OF THE POSSIBILITY OF ANY SUCH DAMAGES. VOLTCASH's aggregate liability for any and all claims arising under or in connection with these Terms or its subject matter shall not exceed \$500.00 (Five Hundred 00/100 Dollars)

## 9. INDEMNIFICATION; UNAUTHORIZED USE

9.1. Indemnification. You hereby agree to indemnify and hold harmless VOLTCASH from any and all damages, costs and expenses (including, without limitation, reasonable attorneys' fees) suffered or incurred by VOLTCASH in connection with any claims that VOLTCASH is required to pay to third parties to the extent such damages, settlement amounts, costs and expenses are attributable to your provision of the End-users Content, including any actual or alleged violations of third party intellectual property by such End-User Content.

9.2. Notification of Unauthorized Use. You shall promptly notify VOLTCASH in writing upon your discovery of any unauthorized use or infringement of the App or the Services or documentation, or VOLTCASH's intellectual property rights with respect thereto. VOLTCASH shall have the sole and exclusive right to bring an infringement action or proceeding against any infringing third party, and, in the event that VOLTCASH brings such an action or proceeding, End-User shall cooperate and provide full information and assistance to VOLTCASH and its counsel in connection with any such action or proceeding.

## 10. TERM AND TERMINATION

10.1. Term. Your access to the App and Services shall begin on the date you register for an account and accept these Terms and shall continue until terminated earlier under the provisions of this Agreement.

10.2. Termination for Convenience. VOLTCASH may terminate your use of the App at any time. You may terminate this Agreement at any time by cancelling your account and uninstalling the App.

10.3. Effect of Termination. Upon the expiration or sooner termination of these Terms, all End-User license rights under these Terms shall automatically and immediately cease, and you shall promptly cease all use of and uninstall the App. Sections 1, 7, 8, 9, and 11 shall survive the expiration or earlier termination of these Terms.

## 11. PRIVACY POLICY

11.1. Privacy Policy. You acknowledge and agree that your access to and use of the App is subject to VOLTCASH's privacy policy located at [VoltCash App Privacy Policy](#) (the "Privacy Policy"), which is incorporated herein. Consistent with the Privacy Policy, the App may keep track of certain transaction details (and provide such information to our third party payment processor), usage of certain features, performance and usage data, information and statistics to be retained and used by VOLTCASH on an aggregated or anonymous basis for purposes of providing the Services via the App, to insure quality control, to plan for future upgrades, and in connection with advertising, marketing, developing, maintaining, improving, offering and delivering our current and future products and services.

## 12. GENERAL

- 12.1. Export Compliance. The App may be subject to U.S. and other national export controls and economic sanctions. The rights and obligations of End-User shall be subject to such United States laws and regulations as shall from time to time govern the license and delivery of technology abroad by persons subject to the jurisdiction of the United States, including the Export Administration Act of 1979, as amended, any successor legislation to the Export Administration Act of 1979, and the Export Administration regulations issued by the Department of Commerce, International Trade Administration, Office of Export Administration. End-User shall indemnify and hold harmless VOLTCASH from and against any and all losses, claims and expenses incurred by VOLTCASH as a result of the breach of End-User's obligations under this Section.
- 12.2. Independent Contractors. In making and performing these Terms, the parties are acting and shall act as independent contractors. Neither party is, nor will be deemed to be, an agent, legal representative, joint venturer, or partner of the other party for any purpose.
- 12.3. Force Majeure. In the event that VOLTCASH is unable to perform its obligations under these Terms because of acts of God, strikes, equipment or transmission failure, unavailability or poor performance of the Internet, or other causes reasonably beyond its control, VOLTCASH shall not be liable to you for any damages resulting from such failure to perform or otherwise from such causes.
- 12.4. Governing Law. These Terms and its subject matter shall be governed in accordance with the laws of the State of Florida, without reference to its conflict of laws principles. The United Nations Convention on Contracts for the International Sale of Goods is expressly disclaimed.
- 12.5. Assignment. End-User may not assign any of its rights or privileges, or delegate any of its duties or obligations hereunder to any third party without VOLTCASH's prior written consent. Any purported assignment in contravention of this Section shall be null and void. Subject to the foregoing, these Terms shall be binding upon and inure to the benefit of the parties hereto and their respective permitted successors and assigns.

- 12.6. Notices. All notices and other communications hereunder shall be in writing and shall be deemed effective when delivered by hand, reputable overnight delivery service, or certified mail (return receipt requested), or by mail at VoltCash, Inc. -1390 Brickell Avenue, suite 335, Miami, Florida 33131.
- 12.7. Entire Agreement; Amendment. These Terms constitute the entire agreement between the parties concerning the subject matter hereof and supersedes all prior understandings and agreements between the parties, whether written or oral, regarding the subject matter hereof. These Terms may not be amended, supplemented, or otherwise modified except by an instrument in writing signed by both parties and attached hereto.
- 12.8. Waivers. A waiver by either party of a breach or violation of any provision of these Terms will not constitute or be construed as a waiver of any subsequent breach or violation of that provision or as a waiver of any breach or violation of any other provision of these Terms.

### 13. USA PATRIOT Act

#### USA PATRIOT Act Section 326 - Customer Identification Program IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR ESTABLISHING A NEW CUSTOMER RELATIONSHIP

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each individual or legal entity that opens an account or establishes a customer relationship. Federal law also requires all U.S. financial institutions to obtain, verify, and record information that identifies the beneficial owners of a legal entity that opens an account or establishes a customer relationship.

What this means for you: If you enter a new customer relationship we will ask for your name, address, date of birth (as applicable) and other identification information. In addition, if you enter a new customer relationship on behalf of a legal entity, we will ask for the names, addresses, dates of birth and other identification information of the beneficial owners of the legal entity. This information will be used to verify your identity and, in the case of a legal entity customer, the identity of the beneficial owners. As appropriate, we may, in discretion, ask for additional documentation or information. If all required documentation or information is not provided, we may be unable to open an account or establish a relationship with you.

### 14. VOLTCASH SMS

- 14.1. VoltCash App is a digital application designed to provide to the users: (i) the capability to send money electronically and (ii) a VoltCash Prepaid Mastercard card<sup>1</sup>.
- 14.2. VoltCash App users will be able to receive various types of messages that include recurring promotional offers, transactional SMS/text alerts, and one-time promotional text offers.
- 14.3. By downloading the VoltCash App, users understand and accept to receive transactional SMS/text alerts that are required for the App's proper functioning. One such example of a SMS transactional text is for 2-factor authentication for identity verification.
- 14.4. You can choose to stop receiving SMS promotional offers by going to your VoltCash App settings and turn off all SMS text promotional offers by unselecting the SMS Marketing option.
- 14.5. If you are experiencing issues with the messaging program you can get help directly at 1-800-303-6933 and/or [appcustomerservice@voltcash.com](mailto:appcustomerservice@voltcash.com)
- 14.6. Carriers are not liable for delayed or undelivered messages.
- 14.7. As always, your wireless service provider's message and data rates may apply for any messages sent to you from us and to us from you. You will receive a message for every money transfer transaction that you perform and for promotions, limited or recurrent, that you sign on. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.
- 14.8. If you have any questions regarding privacy, please read our [Privacy Policy](#).
- 14.9. Message frequency varies.

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<sup>1</sup> The VoltCash Prepaid Mastercard is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and Fee Schedule at [www.voltcash.com](http://www.voltcash.com). If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 1-844-730-3377, we are available 24/7/365.