BUBURUZA

Buburuza Card Terms

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These Terms cover Buburuza cards provided by Buburuza Payments LLC. You accept them when you first order a card. For U.S. customers they form part of the Buburuza Payments LLC Customer Agreement. Each card is issued by the card issuer named when you order it, under the issuer's cardholder agreement, which you accept at the same time.

1 Parties

These Terms are between you and **Buburuza Payments LLC** ("**Payments LLC**", "we", "us", "our"), 407 East Ayre Street #1451, Wilmington, Delaware 19804, United States (a correspondence address, not an address for legal service of process). We run the Buburuza card programme with the card issuer and our licensed programme partners. The issuer and partners provide their regulated services under their own licences and the cardholder agreement.

If your Buburuza account is provided by Buburuza AI Inc., that company remains your account provider under its Customer Agreement; it is not a party to these Terms or a guarantor of ours, and we are not a party to or guarantor of its agreement.

2 Eligibility and ordering

Cards are available to eligible U.S., Canadian and international customers wherever the card programme allows in their country. Where the programme does not cover your country, no card is offered. Before you order, the app shows the issuer, card type, fees, currency, which card balance the card spends from and where disputes go.

Every Buburuza card is issued as a Visa credit card and is accepted wherever Visa credit cards are. It does not give you credit: it spends only money already on its card balance. You never owe us or the issuer for your purchases, and there is nothing to pay off. Any Visa benefits that come with your card are those described in the benefit terms shown in the app; we do not add to them.

3 Card balance and automatic prepay

1. **Card balance.** Each card spends from a card balance held under the card programme, separately from your account balances and from any Crypto Custody holdings. A card balance can belong to one card or be shared by several cards you choose, such as your family's or your team's cards. A purchase with any card that shares a balance reduces that balance.
2. **Limit.** You set a limit for each card balance: the amount kept on it.
3. **Automatic prepay.** We keep each card balance topped up to its limit by moving money to it from the funding sources you choose for that balance, in the order you set. Funding sources are your Buburuza account balances or, where offered, digital assets you hold, converted at the execution rate shown, less disclosed fees. Each prepay is a transfer between your own balances.

You authorise prepays when you set the limit and funding sources, and they continue until you change the limit or the funding sources, or close the card balance.

4. **Timing and declines.** A prepay follows the purchases that have posted. The app shows when the next prepay is due. A purchase larger than the amount available on the card balance is declined, so set the limit to cover the purchases you expect between prepays.
5. **Failed prepay.** If your funding sources do not hold enough, the prepay is not made and we tell you in the app. The cards keep spending what is left on the card balance.
6. **What the app shows.** For each card balance, the app shows the current balance, which is the money on it, and the amount available, which is the current balance less pending purchases.
7. **Limits of the arrangement.** A card balance never draws on Crypto Custody or another balance unless you chose it as a funding source. Prepays use no usage credits. A card balance is not a bank deposit and is not insured unless the cardholder agreement expressly says so.
8. **Approvals.** On a business or family account, a change to a limit or to funding sources follows that account's approval rules.

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4 Family and business cards

An account holder may give a card to another person, such as a family member, household staff member or employee, with budgets and limits. The account holder chooses whether the card has its own card balance or shares one, and controls that card, its card balance and its budgets, can freeze, change or withdraw it, and sees every purchase made with it. A cardholder aged 16 or over who is a child uses the card under the parent's or guardian's agreement. An adult cardholder opens their own Buburuza account under their own agreement; the giver does not see that account or purchases made with the cardholder's own money.

When you are invited to use a card, the invitation tells you: "[Family or company name] sees every purchase made with this card." The cardholder cannot move the giver's money except by spending within the card's budgets.

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5 Using the card and security

Keep your card, card details, PIN and device secure. Report a lost or stolen card or suspected unauthorised use immediately in the app or at support@buburuza.com, and freeze the card in the app. Your responsibility for unauthorised transactions and the issuer's dispute process are set out in the cardholder agreement and applicable law, which these Terms do not reduce.

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6 Fees

Before you order a card, the app shows the fees and usage credits that apply to your card programme. It also shows applicable fees before they take effect. For customers in the United States and Canada, card purchases and card refunds use no usage credits. For other customers, the app shows the credits applicable to purchases and refunds under the Plans and Credits Terms. A reversal resulting from an error claim or chargeback never uses credits. These Terms create no fee amount.

7 Cashback

1. Where the app shows cashback for a card, eligible purchases earn cashback. We show it as an amount on each eligible purchase and in your card activity, not as a percentage. The cashback offer for your card, including any monthly limit and which plans include it, is shown in the app before you order and whenever it changes. Cashback is earned when the purchase settles. Whether a purchase is eligible, and any category it falls in, depends on the merchant category code assigned by the card network, not on how the merchant describes itself; a purchase made through a third-party wallet or payment account that does not pass on that code may not be eligible.
2. Cashback is not earned on cash withdrawals, prepays to a card balance, transfers to people or accounts, purchases of money orders, gift cards or digital assets, gambling, fees, or on purchases that are refunded, reversed or charged back. If a purchase is refunded, reversed or charged back after cashback was credited, we deduct that cashback from future cashback. If no cashback becomes due within 90 days, we may, after telling you, deduct it from your card balance; for BUB cashback, the same number of BUB may be deducted from your Crypto Custody holdings as the Buburuza Bank Ltd. Crypto Custody Terms allow.
3. For family and business cards, cashback goes to the account holder who funds the card.
4. For customers in the United States and Canada, cashback is paid on the 1st of each month for the previous month, in USDC to your Stablecoin account. For customers outside both countries, cashback is paid every Monday for the previous week, in BUB issued by Buburuza Bank Ltd. once you have accepted the BUB Token Terms, and in USDC until then; the conversion rate is shown when each payment is credited. BUB cashback may be staked automatically in Earn under section 9.4 of the Buburuza Bank Ltd. Crypto Custody Terms. Before the first automatic allocation, we show the asset, strategy, rewards, Buburuza Bank Ltd.'s share, material risks and exit conditions and obtain your confirmation of that continuing rule. Until then, BUB cashback stays in your Crypto Custody holdings. You may turn off future allocations; existing allocations follow the disclosed exit conditions. Any USD figure shown for BUB is an estimate.
5. Cashback is a card benefit, not interest, a deposit or a return on an investment. It has no cash value until it is paid. We may change or end a cashback offer for future purchases with at least 30 days' notice by email; cashback already earned on eligible purchases is still paid. If your card or account is closed, earned cashback that has not yet been reversed is paid with the next scheduled payment, where the law allows.
6. We may withhold or reverse cashback obtained by fraud, by abuse such as buying and returning goods to earn cashback, or in breach of these Terms, and tell you why where the law permits.

8 Disputes and refunds

Card transaction disputes, chargebacks and refunds follow the cardholder agreement, the card network rules and applicable law. We help route your dispute to the issuer. We do not promise a particular outcome or timeline beyond those rules.

9 Closing a card

You may close a card at any time in the app. We may suspend or close a card where the programme, the issuer, the law or an evidenced security or fraud concern requires it, with notice where the law permits. After pending transactions settle, the remaining card balance is returned to the person

legally entitled to it under the card programme, normally to the first funding source of that card balance in that person's open Buburuza account. A shared card balance stays open while at least one of its cards is open. There is never an amount to repay. If that account is closed, unavailable or legally restricted, we arrange the permitted settlement route under the applicable terms and law. Giving or using a shared card does not transfer ownership of its funding balance to the cardholder. Closing your Buburuza account closes your cards.

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10 Liability

Nothing in these Terms excludes or limits liability that the law does not allow us to exclude or limit, return of card balances owed to you, or liability for our fraud, wilful misconduct or gross negligence. Subject to that, our total aggregate liability for legally limitable damages shall not exceed the greater of USD 100 and the card fees you paid us in the six months before the first event giving rise to the claim. For consumers, this limit applies only to damages that may lawfully be limited.

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11 Changes, delivery and privacy

We give direct email notice at least 30 days before an adverse material change, or longer where required. Accepted documents are downloadable inside your account; consumers in Canada are also emailed a PDF copy of these Terms right after acceptance. Payments LLC is the data controller for card data, as described in the Buburuza Privacy Policy.

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12 Complaints, law and courts

Send complaints to support@buburuza.com. These Terms are governed by Delaware law and applicable United States federal law, and the ordinary forum is the competent state or federal courts in Delaware. This does not remove mandatory consumer protections or a mandatory right to bring proceedings in your home jurisdiction, including in Canada. There is no compulsory arbitration, class-action waiver or jury waiver.