BUBURUZA

Buburuza Debit Collections Terms

LAST UPDATED	5 November 2026
VERSION	LLC-DEBIT-2026-11-05

These Terms cover Debit collections, which let a U.S. business customer collect payments from its own customers' U.S. bank accounts by ACH debit. You accept them in the app before you send your first authorisation request. They form part of your Buburuza Payments LLC Customer Agreement, whose provisions on liability, complaints, courts and governing law apply to them.

1 Who provides it

Debit collections are provided by **Buburuza Payments LLC** ("we", "us") to eligible U.S. business customers only. ACH debits are originated and settled by our licensed payment partner and its bank under the Nacha Operating Rules and the partner's terms, which you accept before first use. You are the party collecting the payment and you are responsible to your customer (the "payer") for the underlying transaction.

2 Authorisation first

1. You may debit a payer only after the payer has signed the ACH Debit Authorization through the Buburuza form, after confirming their identity with a one-time code sent to their email or by connecting their bank account. Before the first debit from a consumer account, and when its account number changes, we validate the account under the originating bank's ACH process. We do not accept authorisations collected elsewhere.
2. The authorisation must state accurately what the debit is for, whether it is one-time or recurring, the amount or the maximum amount, the frequency and the start date. You must not ask us to debit more, more often or for another purpose than the payer authorised.
3. Buburuza keeps the signed authorisation and its record for at least two years after it ends, and provides a copy to the payer and to you. Our partner or its bank may ask for it at any time.

3 Notices to payers

1. For a recurring debit with a varying amount, we email the payer the amount and date of each debit at least 10 days before it, unless the payer has agreed in the authorisation to be notified only when the amount falls outside a stated range.
2. You must tell us promptly of any change to the payer's amount, schedule or bank details, and request a new authorisation where the change requires one.

4 Cancellation

A payer may cancel an authorisation by telling you or us at least 3 business days before a scheduled debit. When either of us receives a cancellation, we stop the affected debits. A payer's

withdrawal of consent to electronic records also ends future debits through Buburuza under that authorization. You must pass any cancellation you receive to us immediately.

5 Returns and disputes

1. A debit can be returned by the payer's bank, for example for insufficient funds, a closed account, or because the payer says it was unauthorised. Under the Nacha rules, a consumer payer's bank can return a debit as unauthorised for up to 60 calendar days after its settlement date, and the payer may have further rights against their bank under Regulation E. You remain responsible to the payer after that period.
2. A debit returned by the payer's bank was not finally collected, so it is reversed from your account as a funding reversal under section 11.5 of your Customer Agreement, together with any return fee shown in the app. If your balance is insufficient, the amount remains due and section 11.5 of your Customer Agreement applies.
3. We may pause or end your Debit collections if your return or unauthorised-return rates exceed the thresholds set by the Nacha rules or our partner, or if we see evidence of misuse.

6 Your responsibilities

You must use Debit collections only for lawful payments owed to you for genuine goods or services, comply with the Nacha rules and applicable law (including the Electronic Fund Transfer Act and Regulation E for consumer payers), answer payer queries, and not collect from a payer who has cancelled. You are responsible to us for losses, and for Nacha fines imposed on us or our partner, caused by your breach of these Terms or of the Nacha rules; section 19 of your Customer Agreement applies to third-party claims.

7 Settlement and charges

Collected funds are credited to your account after settlement, usually about 3 business days, as shown in the app. Credits for collected debits remain provisional until the return period ends and are reversed if the debit is returned. Credits or charges for collections are shown in the app before you send a request.

8 Changes

We give at least 30 days' notice before an adverse material change to these Terms, unless a change in the Nacha rules or the law requires a shorter period.

9 Nacha requirements

1. You authorise Buburuza Payments LLC, its licensed payment partner and the partner's bank to originate ACH debit entries to payers' accounts on your behalf, under the authorisations collected through the Buburuza form, and to originate credit entries to correct errors.
2. You agree to be bound by the Nacha Operating Rules and warrant that each entry is authorised by the payer and complies with them.

3. You must not originate an entry that violates U.S. law, including sanctions administered by the Office of Foreign Assets Control, or originate entries for any other person.
4. Only the entry types shown in the app are available to you.
5. You must protect payers' bank account information with commercially reasonable security, and keep the risk-based processes to identify fraudulent entries that the Nacha rules require of originators, including telling us at once about a debit you suspect was induced by fraud.
6. We, our partner or its bank may suspend or end your Debit collections for a breach of the Nacha rules or these Terms, and may audit your compliance with the Nacha rules on reasonable notice.