BUBURUZA

Buburuza Plans and Credits Terms

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These Terms explain how Buburuza plans, usage credits and refills work. They form part of your Customer Agreement with the Buburuza company that provides your account (**Buburuza Payments LLC** for U.S. customers, **Buburuza AI Inc.** for other customers; "we", "us"), and add detail to its section 11 (fees, plans and renewals). Current prices are shown in the app, in the plan picker and in **Settings > Plan and credits**. The Plans and Prices page explains how billing works.

1 Plans

You choose a plan when you open your account and can change it later. The Free plan has no plan fee. A paid plan has a monthly or annual price and comes with a monthly allowance of usage credits and the included people, accounts and cards shown for that plan. The Private add-on can be added to a paid plan only.

2 Usage credits

1. Each payment, sent or received, and each other priced action uses a number of credits, shown before you confirm it. The number reflects the cost of the route used for that payment, any percentage our partner charges, the checks it needs and our service margin; card purchases carry no margin. For customers in the United States and Canada, card purchases and card refunds use no credits. Automatic prepays to a card balance never use credits. Where a partner charges a percentage, the credits vary with the amount, so larger or more expensive payments use more credits. A payment covered by credits carries no separate payment fee. When no credits remain, the USD pricing rules in sections 3 and 4 apply.
2. The app shows the unit value used to calculate credits and the number of credits for a payment before you confirm it. Credits are not money, cannot be transferred, sold or withdrawn, and have no value outside your plan.
3. Your plan price pays for your plan's included people, accounts, cards and features, and for its monthly credits. An annual plan includes twelve monthly allowances, one each month, whether or not you buy early refills.
4. **Unused credits expire** at the end of each monthly period. They are not carried over or refunded.
5. **Usage details** in the app show where your credits went: each payment type, its credits and its share of the month.
6. Credits used for a payment that is not carried out are restored. For a payment cancelled, failed or returned after processing, section 11.4 of your Customer Agreement applies.

3 Early refill at 0%

1. If your plan includes early refill and renewal is enabled, using all your credits before the end of your monthly credit period **triggers the agreed refill charge and starts a new credit period** with a full allowance. Personal and Business have no early refill. Next to your credit bar, the app shows the date and amount of your next scheduled renewal and, if early refill is active, the separate total charged if you use all your credits sooner. On an annual plan, an early refill costs the monthly equivalent of your annual plan price. If you have Private, each early refill also includes its monthly price for your billing interval. The app shows the dates of your next included allowance and your annual renewal before an early refill is charged. An early refill does not move the annual renewal date.
2. We tell you when your credits fall to 20% and when an early refill is charged, by email and in the app. Each refill notice states the price charged and the credits added.
3. To stop early refills, cancel your plan's renewal in **Settings > Plan and credits**, at any time. Your plan then continues until the end of the period you have already paid for, and your account then moves to the Free plan. Until then, and on a plan without early refill, payments made after your credits reach 0% cost their price in US dollars, shown before you confirm.
4. Each time you choose a paid plan, the app asks you to agree separately to its renewal terms, including early refill where the plan has it, and we email you those terms with how to cancel. We keep a record of that agreement for at least three years, or until one year after your plan ends if that is later.

4 Free plan

The Free plan has no credit allowance. Each payment costs its price in US dollars, shown before you confirm. Card purchases and refunds are free on the U.S. and Canadian Free plan. The international Free plan does not include a card. Places for new Free accounts are limited and open in sign-up order; if none is available, we tell you and email you when one opens. This limit does not affect an account that moves to the Free plan when a paid plan ends.

5 Paying

Plan prices, refills and USD prices are charged to the payment method or account you choose for billing, in US dollars unless the app shows another currency, plus any applicable taxes. If a renewal or early-refill charge fails, we tell you and try again for up to 3 days. If an early-refill charge still fails, your plan continues to the end of the period you have paid for, and payments after your credits reach 0% cost their USD price. If a renewal charge still fails, your account moves to the Free plan at the end of the paid period. No debt arises for a period we do not supply, as section 11.2 of your Customer Agreement provides. We never take a plan charge from Crypto Custody holdings, card balances or a household member's money unless you have set that up.

6 Changing or cancelling your plan

1. You can upgrade at any time; the new allowance starts at once, and the price and any credit for unused time are shown before you confirm.
2. You can downgrade or cancel renewal at any time in **Settings > Plan and credits**, without contacting support. Your plan continues until the end of the period you have paid for, and then

your account moves to the plan you chose or, if you cancelled, to the Free plan. We do not ordinarily refund a partly used period, as set out in section 11.2 of your Customer Agreement, unless the law requires it.

3. If we close your account or end your paid plan early, we refund the unused prepaid time proportionately, as set out in section 11.3 of your Customer Agreement.

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7 Renewal reminders

Monthly and annual plans renew automatically until you cancel. At least once a year we remind you by email of your plan, its price, how often you are billed and how to cancel. For an annual plan, we send that reminder between 15 and 45 days before it renews.

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8 Price changes

We email you 30 days before a price increase, a reduction in your credit allowance or a change to the early-refill rule takes effect for you. You can change or cancel your plan before then. Changes take effect at your next renewal after that notice, subject to applicable law. If you live in Quebec, the notice sets out the new clause and the clause it replaces, the date the change takes effect, and your right to refuse the change and cancel your plan without cost or penalty up to 30 days after it takes effect.

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9 Mandatory rights

Nothing in these Terms limits rights you have under consumer or automatic-renewal laws where you live.