

Coba Technologies, Inc.

ACH AUTHORIZATION AND AGREEMENT

I agree that the "Transfer Funds" or "SPEI" feature allows me to initiate electronic fund transfers via the Automated Clearing House ("ACH") network between my accounts accessible through the Coba platform and my external U.S. bank account(s), including for the purpose of:

- One-time on-demand transfers, which allow me to initiate multiple, non-recurring, individual transfers based on the transfer date and USD amount or MXN amount that I request through the Transfer Funds feature of the Coba platform
- Recurring transfers, which allow me to initiate recurring transfers at regular intervals that I have established through the Transfer Funds feature of Coba platform
- Other ACH transfer features that Coba may make available

Subject to the terms of the Transfer Funds feature and any other applicable agreements with Coba, I authorize Coba to initiate electronic credit and debit entries to and from the accounts accessible through the Coba platform and any registered External Account(s). This includes both one-time transfers initiated by me and recurring transfers set at a fixed amount and frequency (each, a "Preauthorized Transfer"). If a scheduled transfer date falls on a weekend or bank holiday, I understand and agree that the transfer may be processed on the next business day or as soon as reasonably possible, at Coba's discretion.

I represent and warrant that I have full right, power, and authority to authorize ACH credit and debit entries between my External Accounts and any accounts accessible through the Coba platform. I further represent that all information and instructions I provide in connection with any ACH transfer are complete, accurate, and comply with all applicable laws.

Should an incorrect amount be withdrawn from or deposited into my External Account(s) or my Coba account(s), I authorize Coba to correct the error by debiting/crediting my External Account(s) or any accounts accessible through the Coba platform.

This authorization is to remain in full force and effect until Coba has received written notification from me of its termination in such time and manner as to afford Coba a reasonable opportunity to act on it. For Preauthorized Transfers, I understand that it is my responsibility to contact Coba to stop or cancel a Preauthorized Transfer at least three (3) business days prior to the following scheduled payment. In either case, I will send my notice to: support@coba.ai.

I acknowledge that the origination of ACH transactions must comply with the provisions of applicable law and the rules of the National Automated Clearing House Association (NACHA). I request the financial institution that holds my External Account(s) to honor all transfers initiated in accordance with this authorization form.

I agree to print this ACH Authorization and retain a hard copy or save as an electronic copy.

Customer signature collected electronically: