

Bridge Terms of Use

Last Updated August 24, 2021

These terms of use, together with any documents they expressly incorporate by reference (these “**Terms of Use**”), are entered into by and between you and Bridge Money, Inc. (“**Company**”, “**we**” or “**us**”) and govern your access to and use of www.bridgemoney.co, whether as a guest or a registered user, including any content, functionality, products and services (the “**Services**”) offered on or through www.bridgemoney.co (the “**Bridge Site**”) and any mobile application we offer (the “**Bridge App**”, and together with the Bridge Site and the Services, the “**Bridge Platform**”). To the extent that you use any other third party products and services in connection with your use of the Bridge Platform or any our Services, you agree to comply with all applicable terms of any agreement for such third party products and services.

This Bridge Platform is offered and available to users who are of legal age and capacity to form a binding contract with the Company and meet all of the foregoing eligibility requirements. If you do not meet all of these requirements, or if you do not want to be bound by these Terms of Use and our privacy policy (“**Privacy Policy**”), which can be found at https://bridgemoney.co/privacy_policy (collectively, the “**Terms**”), you must not access or use the Bridge Platform.

PLEASE READ THESE TERMS CAREFULLY, AS THEY CONTAIN IMPORTANT INFORMATION REGARDING YOUR LEGAL RIGHTS, REMEDIES, AND OBLIGATIONS, INCLUDING AN AGREEMENT TO ARBITRATE.

1. The Bridge Platform including but not limited to these Terms of Use are subject to change without notice.
2. The use of the Bridge Platform is governed by the laws of the United States of America and the applicable laws of the State of Illinois without regard to conflict of law principles and any legal action will be brought in the courts located in Cook County, Illinois. However, in every case and to the full extent possible under applicable law, THE COMPANY AND ITS USERS AND CUSTOMERS ELECT TO RESOLVE DISPUTES AND CLAIMS THROUGH ARBITRATION OR IN THE COURTS RATHER THAN BEFORE A JURY. YOU AND THE COMPANY AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING.
3. You agree that we may provide notices to you by electronic means, for example, by posting it on our website, sending you an in-App notification or message, emailing it to an email address that you have provided us, mailing it to any postal address that

you have provided us, or by sending it as a text message to any mobile phone number that you have provided us. You agree to receive push notifications from us. You can opt out of receiving push notifications through your device settings. Please note that opting out of receiving push notifications may impact your use of the Services. You also agree to receive autodialed and pre-recorded, non-marketing, service-related text messages from or on behalf of Bridge at the phone number provided. You further consent to receiving autodialed and pre-recorded text messages from or on behalf of Bridge at the number provided for marketing or promotional purposes. You understand that consent to marketing-related messages is not a condition of using the Services. To stop receiving marketing-related messages, you may reply STOP to any marketing-related text message you receive from Bridge. After you text "STOP" to us, we will send you a text to confirm that you have been unsubscribed. After this, you will no longer receive text messages from us. Standard message and data rates may apply to both non-marketing and marketing-related messages.

4. Because the Bridge Platform operates on the Internet, you consent to transact business with us electronically, you also agree to receive alerts about your activity, balances, payments, suspicious activities, and other matters involving your use of the Bridge Platform or the Services through push notifications to your smartphone or other device. Receipt of push notifications may be delayed or prevented by factors beyond our control, including those affecting your internet/phone provider. We are not liable for losses or damages arising from non-delivery, delayed delivery, or the erroneous delivery of any push notification; inaccurate push notification content; or your use or reliance on the content of any push notification for any purposes. Each push notification may not be encrypted, and may include your name and information pertaining to your online account or use of the Bridge Platform. We may terminate your use of push notifications at any time without notice. You may choose to discontinue receiving push notifications by updating your preferences on your smartphone or device. You acknowledge and agree that standard call, message, and data rates charged by your carrier apply to all communications by or with us.
5. In the future, the Bridge Platform or our Services may include access to and maintenance of certain consumer financial products and accounts (each, a "**Bridge Account**") offered by a bank partner ("**Bank Partner**"). You understand that the Bank Partner has sole discretion to approve or deny your application for a Bridge Account, or discontinue your Bridge Account, for any reason, subject to applicable law. We or the Bank Partner may limit or deny your access to any other aspect of the Service for any reason, subject to applicable law. YOU UNDERSTAND THE BRIDGE PLATFORM IS NOT IN AND OF ITSELF A BANK.
6. You may be presented with the opportunity or requirement to create an online account to use certain parts of the Bridge Platform or to apply for or open a Bridge Account. When you create an online account, you may be required to pick a

username, password, and/or other access credentials. Registration data and certain other information about you are governed by our Privacy Policy. You are responsible for maintaining the confidentiality of your online account and access credentials and for restricting access to your computer and any other devices you use to access your online account, and you agree to accept responsibility for all activities that occur under your online account or access credentials. You may not assign or otherwise transfer your online account to any other person. You acknowledge that we are not responsible for third party access to your online account, including access that results from theft or misappropriation of your online account or access credentials. We reserve the right, in our sole discretion, to refuse or cancel your access to the Bridge Platform or our Services, terminate online accounts, or remove or edit Content (as defined below). We will not be liable for any loss or damage arising from your failure to comply with this provision.

7. You are solely responsible for all code, video, images, information, data, text, software, music, sound, photographs, graphics, messages, or other materials (“**Content**”) that you upload, post, publish, or display (hereinafter, “**Upload**”), email, or otherwise use via the Bridge Platform. We reserve the right to investigate and take appropriate legal action against anyone who, in our sole discretion, violates this section, including removing the offending Content from the Bridge Platform, suspending or terminating the online account(s) and/or Bridge Account(s) of such violators, and reporting such violators to law enforcement authorities. You agree that you will not Upload any Content that: (a) includes material that is copyrighted, protected by trade secret, or otherwise subject to any other proprietary rights (including, without limitation, trademark rights or privacy and publicity rights) unless you are the owner of such rights or have express permission from the owner to post such material; (b) includes any material that, infringes upon, misappropriates, or violates the rights of any person or entity, or violates any applicable laws; (c) is unlawful, obscene, defamatory, libelous, threatening, pornographic, harassing, indecent, violent, abusive, profane, false, hateful, racially or ethnically offensive, encourages conduct that would be considered a criminal offense, gives rise to civil liability, violates any law, or is otherwise inappropriate; (d) contains advertisements or solicitations of any funds, goods, or services; (e) is a communication by a user impersonating another user; (f) contains personal information, such as messages which identify an individual’s names, telephone numbers, social security numbers, account numbers, and/or addresses; or (g) could be considered bulk unsolicited communications.
8. The Bridge Platform and all Services we offer are intended solely for your personal use. Unless otherwise expressly authorized in these Terms or in the Bridge Platform, you agree not to use, display, distribute, license, perform, publish, reproduce, duplicate, copy, create derivative works from, modify, sell, resell, exploit, transfer, or upload for any commercial purposes the Bridge Platform, our Services or any part of

our Services, including use of or access to the Bridge Platform or our Services, or those of third parties.

9. Users and customers by their use of the Bridge Platform validate that they will not use the Bridge Platform as part of any scheme to violate federal, state, or other laws and regulations including those around financial transactions.
10. The Company retains full, irrevocable, royalty-free, worldwide, sub-licensable, and perpetual intellectual property rights around any user generated content uploaded, shared, transmitted, or otherwise disseminated on the Bridge Platform or through other communications channels. The Company can store, use, reproduce, modify, and adapt such content and will retain full rights to any derivative works or compilations of such content. Users warrant by their actions that they have the necessary rights to grant such licenses to the Company. The Company can further delete such content at any time and for any reason.
11. The Company is the owner and/or authorized user of all text, images, data representations, animation, music, sounds, and any and all other materials on the Bridge Platform. Users may not copy, reproduced, republish, disseminate, exploit, distribute, or otherwise incorporate any material found on the Aspiration platform or in the company's communications. Said materials are protected by U.S. and international copyright and treaty provisions without limitation as copyrights, trademarks, service marks, logos, and other intellectual property.
12. We may offer users the opportunity to participate in a rewards program ("Earn") that allows users to earn Bridge Coins ("Coins") which can be redeemed for USD deposited directly into their Bridge Account. Users may earn Coins through a number of different ways, including but not limited to opening an account, funding an account via direct deposit, making purchases with their Bridge VISA debit card, registering and completing "cash-back" offers, and completing in-app events ("Earning Event"). Another Earning Event is referring other individuals to open a Bridge Account ("Referral Program"). A user must claim their Coins in the App within 7 days of a Earning Event. Coins can be redeemed for USD at a valuation of 1 coin = \$0.01. 500 Coins is the minimum threshold to redeem for USD. Coins do not hold any monetary value outside the Bridge Platform unless or until those Coins are redeemed. Additionally, Coins are non-transferrable to other non-Bridge platforms. The Referral Program allows both a user and a referred member to earn Coins. Coins earned are dependent on membership plan outlined below. Coins terminate and access to Earn is revoked if a user's Bridge Account is voluntarily or involuntarily terminated. We may add to, terminate, and/or change Earn at any time with or without notice to you.

13. There are two types of Bridge memberships available to users; Gold and Basic. The differences are:

Basic:

- \$0/month
- Bridge deposit account held at our Bank Partner
- Virtual VISA debit card with the option to also have a physical VISA debit card shipped to them (must opt-in)
- No-fee Allpoint ATM network use
- Access to the Bridge Member Support Team via email (help@bridgemoney.co) with 1 business day response SLA
- Access to the Bridge Earn Portal and all of the earn opportunities displayed therein

Gold:

- \$4.99/month
- All Basic Plan benefits plus:
- 1 non-Allpoint ATM cash withdrawal fee reimbursement in the form of 300 Coins
- A contactless VISA debit card exclusive to Gold members
- Access to the Bridge Member Support Team via in-app live chat during our support hours (currently Mon-Fri 9a-7p CT, excluding holidays)
- 2x Coins earn rate for the majority of available earn opportunities
- Exclusive opportunities to earn additional Coins

14. Payment for the Gold membership is automatically deducted from the Gold member's account once they sufficiently fund their account with at least \$4.99 every payment period (30 days). Failure to sufficiently fund your Gold account within at least 15 days after the payment period due date will result in the Gold member's plan status changing to "delinquent." If the account is not sufficiently funded within 15 days, the account is downgraded to a Basic Plan account.

15. The Company is not responsible for the privacy, security, or information policies of third party links from or on the Bridge Platform. Clicking on said links may take the user to other sites or display information from third parties. The Company is not responsible for the content, privacy policies, terms of use, or any other factor of such third parties. It assumes neither liability nor responsibility for their actions, information, or communication. Such products, services, or content are provided without endorsement or warranty of any kind. User accepts sole responsibility for accessing such links.

16. To use of the automated bank account feeds ("**Account Aggregation Services**") in connection with opening your account, you must provide true, accurate, current and complete information about yourself. You license the Content to the Bridge Platform

and its service providers to access, use and store the Content. You may revoke this license at any time by emailing help@bridgemoney.co. For all purposes hereof, you grant the Bridge Platform and its services providers a limited power of attorney, and you hereby appoint the Bridge Platform and its service providers as your true and lawful attorney-in-fact and agent, with full power of substitution and resubstitution, for you and in your name, access third-party internet sites, servers or documents, retrieve information, and use your information exclusively for the purposes of delivering the Bridge Platform and banking services to you.

17. Your use of any of the Company's services must comply with federal law regarding Electronic Fund Transfers from your bank account(s) at other institutions or organizations external to the Company ("**External Bank Account**") and your liability for unauthorized transfers. You are bound by the requirements of Sections 910, 915 and 916 of the Electronic Funds Transfer Act (the "Act") and all applicable state law.
18. In Case of Errors or Questions About Your Electronic Transfers, please message us in the Bridge App or email us at help@bridgemoney.co as soon as you can, for errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 Business Days to credit your account for the amount you think is in error.
19. You agree to release, indemnify, and hold us, our third party product providers, our and their affiliates, officers, employees, directors, and agents harmless from any and all losses, damages, fines, penalties, fees, costs and expenses, including reasonable attorneys' fees, claims, actions of any kind, and injury (including death) arising out of or relating to your use of the Bridge Platform, our Services, any Content, your connection to our Services, your violation of these Terms, or your violation of any rights of another. If you are a California resident, you waive California Civil Code Section 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor." If you are a resident of another jurisdiction, you waive any comparable statute or doctrine.
20. YOUR USE OF THE BRIDGE PLATFORM IS AT YOUR SOLE RISK. THE BRIDGE PLATFORM AND OUR SERVICES PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT THE BRIDGE PLATFORM OR OUR SERVICES WILL MEET YOUR REQUIREMENTS, THAT THE BRIDGE PLATFORM OR OUR SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, THAT THE RESULTS THAT MAY

BE OBTAINED FROM THE USE OF THE BRIDGE PLATFORM OR OUR SERVICES WILL BE ACCURATE OR RELIABLE, OR THAT THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL OBTAINED BY YOU THROUGH THE BRIDGE PLATFORM OR OUR SERVICES WILL MEET YOUR EXPECTATIONS.

21. YOU EXPRESSLY UNDERSTAND AND AGREE THAT THE COMPANY AND ANY THIRD PARTY PRODUCT PROVIDERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY DAMAGES, OR DAMAGES FOR LOSS OF PROFITS, INCLUDING DAMAGES FOR LOSS OF GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, RESULTING FROM: (a) THE USE OR THE INABILITY TO USE THE BRIDGE PLATFORM OR OUR SERVICES; (b) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION, OR SERVICES PURCHASED OR OBTAINED, OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE BRIDGE PLATFORM OR OUR SERVICES; (c) UNAUTHORIZED ACCESS TO, OR ALTERATION OF, YOUR TRANSMISSIONS OR DATA; (d) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE BRIDGE PLATFORM OR OUR SERVICES; OR (e) ANY OTHER MATTER RELATING TO THE BRIDGE PLATFORM OR OUR SERVICES. IN NO EVENT WILL THE COMPANY'S TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, OR CAUSES OF ACTION EXCEED THE AMOUNT YOU HAVE PAID THE COMPANY IN THE LAST SIX (6) MONTHS OR, IF GREATER, \$100. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE BRIDGE PLATFORM OR OUR SERVICES OR WITH THESE TERMS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE BRIDGE PLATFORM OR OUR SERVICES.
22. You may be entitled to additional rights and protections under state law. If you are a resident of California, Massachusetts, New Jersey, or Ohio, review the additional rights that may be available to you.
23. The Company is always interested in resolving disputes amicably and efficiently, and most user concerns can be resolved quickly and to the user's satisfaction by emailing customer support at help@bridgemoney.co. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("**Notice**"). The Notice to Company should be sent to P.O. Box 617944, Chicago, IL 60661 ("**Notice Address**").
24. If you have questions regarding these Terms of Use or to report any violations of these Terms of Service, please contact us at help@bridgemoney.co or by mail at Bridge Money, Inc., P.O. Box 617944, Chicago, IL 60661.

