

TERMS OF USE

Effective as of August 18, 2025

These Terms of Use (“Terms”) represent a contract between you and Enrich Finance, LLC and our affiliates (“Enrich Finance”, “we”, “us” or “our”) governing your use of the Enrich Finance website and online platform (“Platform”) and any advisory, administrative, operational, and reporting services made available by Enrich Finance through the Platform from time-to-time (the “Services”).

You must be at least eighteen (18) years of old and a U.S. resident in order to use the Services.

As a condition of your use of the Platform, you agree to comply with all of the terms and conditions in these Terms at all times. The terms include any Terms to resolve disputes by arbitration on an individual basis.

You also agree to comply with the following policies and agreements, which are attached as exhibits and incorporated into these Terms:

- Acceptable Use Policy ([Exhibit A](#))
- Consent to Receive Electronic Disclosures ([Exhibit B](#))

You also acknowledge receipt of the Enrich Finance Privacy Policy which is attached as [Exhibit C](#) to these Terms.

In order to gain access to the Enrich Finance investment advisory services, you will also need to execute an Investment Advisory Agreement with Enrich Finance which governs the advisory relationship between you and Enrich Finance. To the extent of any conflict between the terms of such Investment Advisory Agreement and the terms of these Terms, the terms of the Investment Advisory Agreement will control.

You will also be subject to any agreements and terms of use or similar documents made available to you by third parties that provide services in relation to your Enrich Finance account and the Services, and you agree to abide by all such agreements and terms of use.

We may revise these Terms and any/or of the policies and agreements listed above from time to time. The revised version will be effective at the time we post it, unless otherwise noted. We reserve the right to amend these Terms at any time without notice, subject to applicable law. By continuing to use our services after any changes to these Terms become effective, you agree to abide and be bound by those changes. If you do not agree with any changes to these Terms, you must close your Enrich Finance account immediately.

Opening a Enrich Finance account

Accounts for individuals are intended solely for the personal use of such individuals.

In order to open an account, we may, in our discretion, require submission of information to verify the identity of the user for business or regulatory purposes. You consent to our sharing of information with third parties in order to verify your identity.

All information that you provide must be complete, accurate and truthful. You must update this information whenever it changes.

You authorize us to make inquiries, whether directly or through third parties, that we consider necessary to verify your identity or to protect you and/or us against fraud, money laundering, terrorist financing or other financial crime, and to take any action we deem necessary based on the results of such inquiries.

When we carry out inquiries, you acknowledge and understand that your personal data may be disclosed to identity verification, compliance data recordation, credit reference, fraud prevention, or financial crime agencies and that these agencies may respond to our inquiries in full. You can review our Privacy Notice to obtain more information about how we process your personal data.

We may also require you to submit additional information about yourself, provide additional records or documentation, or have face to face meetings with representatives of Enrich Finance.

Until your information and identity has been verified, you will not be able to access Enrich Finance's investment advisory services.

We reserve the right in our sole and absolute discretion to deny you the right to open an account with Enrich Finance.

However, even after we open an account for you, we reserve the right to close, suspend, or limit access to your Enrich Finance account and/or the Services in the event that, after reasonable enquiries, we are unable to obtain information about you required to verify your identity.

Accessing your Enrich Finance account

To access your Enrich Finance account, you must have the necessary equipment (such as a computer or smartphone) and access to the internet. Your Enrich Finance account can be accessed directly using the Platform or by such other mode of access (including APIs) as we may prescribe from time-to-time.

You are responsible for obtaining the data network access necessary to use the Services. You are responsible for acquiring and updating compatible hardware or devices necessary to access and use the Services and the Platform. Enrich Finance does not guarantee that the Enrich Finance Services, or any portion thereof, will function on any particular hardware or devices. The Services may be subject to malfunctions and delays inherent in the use of the internet and electronic communications.

You are only permitted to access your Enrich Finance account by using the Access credentials we provide to you for such purposes. We may require multi-factor authentication to keep your Enrich Finance account safe and secure.

You must ensure that any Enrich Finance account registered under your name will not be used by any person other than yourself, other than in accordance with these Terms.

You are responsible for taking appropriate action to protect your hardware and data from viruses and malicious software, and any inappropriate material. Except as provided by Applicable Law, you are

responsible for backing up and maintaining duplicate copies of any information you store or transfer through the Enrich Finance Services. We are not responsible for any claim or losses resulting from your failure to comply with this provision.

At all times, you shall maintain adequate security and control of all of your Access credentials. You are responsible for taking the necessary security measures to protect your Enrich Finance account to keep your Access credential secure, including by:

- strictly abiding by all of our policies and procedures;
- creating a strong password and maintaining security and control of your Access credentials;
- keeping the Email Account and telephone number provided to us up to date in order to receive any notices or alerts that we may send you;
- never allowing remote access or sharing your computer and/or computer screen with someone else when you are logged on to your Enrich Finance account;
- remembering that under no circumstances will we ask you to share your passwords or 2-factor authentication codes; and
- logging out from the website or the Platform at the end of each visit.

You must keep the Email Account and Access credentials secure against any attacks and unauthorized access. You must notify us immediately if you have knowledge or have reason for suspecting that the security of your Email Account has been compromised or if there has been any unauthorized use of your Email Account.

It is important that you monitor your Account History to ensure any unauthorized or suspicious activity on your Enrich Finance account is identified and notify us immediately upon discovery of any unauthorized or suspicious activity. You acknowledge that any Security Breach may result in unauthorized access to your Enrich Finance account by third parties.

If you suspect a Security Breach, you must ensure that:

- we are notified immediately at help@enrichfinance.com and continue to be provided with accurate and up to date information throughout the duration of the Security Breach; and
- you take any other steps that we may reasonably require to reduce, manage or report any Security Breach.

We reserve the right to request, and you agree to provide, any and all information and documents we deem relevant or necessary in connection with an actual or suspected Security Breach, and may provide such information to any third party that we deem necessary in order to resolve any Security Breach.

Access to Your Custodial Account Information

By using the Platform and engaging us for investment advisory services, you authorize us to access, retrieve, and display investment-related information from your designated custodial accounts, including but not limited to account balances, holdings, transaction history, and other portfolio data. This access is facilitated through secure integrations with your financial institutions or through third-party data aggregation services, and it may require you to provide login credentials or authorize data sharing.

You understand that your authorization allows us to view—but not modify, transfer, or execute transactions in—your custodial accounts. Your credentials are never stored on our servers and are used solely for the purpose of establishing a secure connection.

The portfolio information retrieved from your custodial account is used to generate investment-related insights and recommendations tailored to your desired goals and the parameters you set on the Platform. These recommendations are based solely on the information from your portfolio and the parameters you set on the Platform.

You acknowledge that our recommendations are limited to the scope of information you provide or authorize us to access. We do not guarantee the accuracy, completeness, or timeliness of any third-party data received from custodians, and your reliance on our recommendations is at your own discretion and risk.

You must ensure that you are authorized to provide access to the custodial accounts linked to our platform.

We do not monitor your portfolio for fraud or suspicious activity, and our access should not be considered a substitute for oversight by you or your custodian.

Our platform is not a broker-dealer, investment adviser, or custodian and does not execute trades or hold assets on your behalf.

We take data security seriously and employ encryption and secure transmission protocols when accessing your portfolio information. While we make commercially reasonable efforts to safeguard your data, no system is entirely secure, and we cannot guarantee against unauthorized access, data breaches, or service interruptions.

Please review our Privacy Policy for more details on how we collect, use, and protect your information.

Review of Account Activity

We may review account activity at various times. This review checks for, among other things, suspicious or illegal activity and whether your account complies with these Terms. In connection with our review process, you may be required to provide us with additional information and/or documentation to verify your identity.

Reviews may result in account limitation, suspension or termination.

Restricted Activities

In connection with your use of the Services or your Enrich Finance account or in the course of your interactions with us or third parties, you must not:

- Breach these Terms (or any policies or agreements incorporated herein) or any other agreements between you and us;
- Violate any law, statute, ordinance, or regulation (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination or false advertising);
- Infringe our or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;

- Create or control more than one personal account for yourself without our express authorization through, among other methods, using a name that is not yours, using a temporary email address or phone number, or providing any other falsified personal information;
- Provide false, inaccurate or misleading information;
- Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
- Control an account that is linked to another Enrich Finance account that has engaged in any of these restricted activities;
- Use the Services in a manner that results in or may result in complaints or disputes
- Have any amounts owed to us;
- Take any action that imposes an unreasonable or disproportionately large load on our website, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf or the Services;
- Facilitate any viruses, trojan horses, malware, worms or other computer programming routines that attempts to or may damage, disrupt, corrupt, misuse, detrimentally interfere with, surreptitiously intercept or expropriate, or gain unauthorized access to any system, data, information or Services;
- Use an anonymizing proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our website without our prior written permission; or use any device, software or routine to bypass our robot exclusion headers;
- Interfere or disrupt or attempt to interfere with or disrupt our website, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf, any of the Services or other users' use of any of the Services;
- Take any action that may cause us to lose any of the services from our Internet service providers, payment processors, or other suppliers or service providers;
- Use the Services to make excessive or unexplainable transactions;
- Circumvent any of our policies or determinations about your Enrich Finance account such as temporary or indefinite suspensions or other account holds, limitations or restrictions, including, but not limited to, engaging in the following actions: (a) attempting to open new or additional Enrich Finance account when your Enrich Finance account has been restricted, suspended or otherwise limited; (b) opening new or additional Enrich Finance accounts using information that is not your own (e.g. name, address, email address, etc.); or (c) using someone else's Enrich Finance account; or
- Harass and/or threaten our employees, agents, or other users.

Actions We May Take if You Engage in Any Restricted Activities

If we believe that you've engaged in any restricted activities, we may take a number of actions to protect ourselves, our users and others at any time in our sole and absolute discretion. The actions we may take include, but are not limited to, the following:

- Terminate these Terms, limit your Enrich Finance account, and/or close or suspend your Enrich Finance account immediately and without penalty to us;
- Refuse to provide the Services to you in the future;

- Limit your access to our website, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf, your Enrich Finance account, or any of the Services
- Update inaccurate information you provided us;
- Take legal action against you; or
- If you've violated our Acceptable Use Policy, hold you responsible for damages to us caused by your violation of this policy.

If we close your Enrich Finance account or terminate your use of the Services for any reason, we'll provide you with notice of our actions.

Account Limitations

Limitations may be placed on your account to help protect Enrich Finance and Enrich Finance users when we notice restricted activities or activity that appears to us as unusual or suspicious. Limitations also help us collect information necessary for keeping your Enrich Finance account open.

There are several reasons why your Enrich Finance account could be limited, including:

- If we suspect someone could be using your Enrich Finance account without your knowledge, we'll limit it for your protection and look into the unusual activity.
- In order to comply with the law.
- If we reasonably believe you have breached these Terms or violated the Acceptable Use Policy or Content Standards.

You will need to resolve any issues with your account before a limitation can be removed. Normally, this is done after you provide us with the information we request. However, if we reasonably believe a risk still exists after you have provided us that information, we may take action to protect us, our users, a third party, or you from reversals, fees, fines, penalties, legal and/or regulatory risks and any other liability.

Communications Between You and Us

By providing us your mobile phone number, you agree that we, including our affiliates, may contact you at that number using autodialed or prerecorded message calls or text messages to prevent fraud via multi-factor authentication. Message and data rates may apply. The frequency of messages may vary, and standard telephone minute and text charges may apply. Neither we nor your phone carriers are liable for delayed or undelivered messages. Please review our Privacy Policy in order to better understand our commitment to maintaining your privacy, as well as our use and disclosure of your information.

We may share your mobile phone number with service providers with whom we contract to assist us with the activities listed above, but we will not share your mobile phone number with third parties for their own purposes without your consent.

We may communicate with you about your Enrich Finance account and the Services electronically as described in our Consent to Receive Electronic Disclosures, which are attached as [Exhibit B](#). You will be considered to have received a communication from us, if it's delivered electronically, 24 hours after the

time we post it to our website or email it to you. You will be considered to have received a communication from us, if it's delivered by mail, 3 Business Days after we send it.

Unless you're communicating with us about a matter where we've specified another notice address. Written notices must be sent by postal mail to Enrich Finance, LLC, 2261 Market Street, Suite 86194, San Francisco, CA 94114.

You understand and agree that, to the extent permitted by law, we may, without further notice or warning, monitor or record telephone conversations or internet-based audio or video calls you or anyone acting on your behalf has with us or our agents for quality control and training purposes or for our own protection. You acknowledge and understand that while your communications with us may be overheard, monitored, or recorded not all telephone lines or calls, including internet-based audio or video calls, may be recorded by us, and we do not guarantee that recordings of any particular telephone calls will be retained or retrievable.

Our Rights

Our suspension and termination rights

We, in our sole and absolute discretion, reserve the right to suspend or terminate these Terms, access to or use of our website, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf or some or all of the Services for any reason and at any time upon notice to you.

No waiver

Our failure to act with respect to a breach of any of your obligations under these Terms by you or others does not waive our right to act with respect to subsequent or similar breaches.

Limitation of Liability and Indemnification

To the fullest extent permitted by applicable law, you understand and agree that Enrich Finance and the other Indemnified Persons will not be liable for any Losses arising directly or indirectly out of (a) any breach of these Terms (including any exhibits attached hereto) by you; (b) any incorrect or inaccurate information or instructions provided by you to us; and (c) any acts or omissions of any third parties in connection with the operation of the Platform or the provision of the Services; provided that we acted with reasonable care in selecting such service providers.

Enrich Finance shall not be liable for delays or errors occurring by reason of circumstances beyond its control, including but not limited to acts of civil or military authority, national emergencies, work stoppages, fire, flood, catastrophe, acts of God, insurrection, war, riot, act of terrorism, or failure of communication or power supply. In the event of equipment breakdowns beyond its control, Enrich Finance shall take reasonable steps to minimize service interruptions but shall have no liability with respect thereto.

We may, from time to time, suspend access to your Enrich Finance account and/or the Services, for both scheduled and emergency maintenance.

Although we make reasonable efforts to update the information on the Platform, we make no representations, warranties or guarantees, whether express or implied, that the content on the Platform,

including information in relation to the Services, is accurate, complete or up to date. Certain such information is provided by third parties, and Enrich Finance has not verified and assumes no responsibility for verifying the accuracy or completeness of such information and takes no responsibility for any inaccurate, incomplete, or out of date information provided by any third party.

Links to third-party website (including, without limitation, content, materials, and/or information in the third-party website) are not controlled by us. You acknowledge and agree that we are not responsible for any aspect of the content, materials, information or services contained in any third-party website accessible or linked from the Platform.

To the fullest extent permitted by applicable law, you agree to indemnify, defend, and hold harmless the Indemnified Persons from and against any and all Losses paid, suffered, or incurred by any Indemnified Person arising out of or in connection with (a) any breach of these Terms (including any exhibits attached hereto) by you; (b) any incorrect or inaccurate information or instructions provided by you to us; and (c) any acts or omissions of any third parties in connection with the operation of the Platform or the provision of the Services; provided that we acted with reasonable care in selecting such service providers.

Disclaimer of Warranty and Release

No warranty

THE SERVICES ARE PROVIDED “AS-IS” AND WITHOUT ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS, IMPLIED OR STATUTORY. WE SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

WE DO NOT GUARANTEE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO ANY PART OF THE SERVICES, AND OPERATION OF OUR WEBSITE, SOFTWARE, OR SYSTEMS (INCLUDING ANY NETWORKS AND SERVERS USED TO PROVIDE ANY OF THE SERVICES) OPERATED BY US OR ON OUR BEHALF MAY BE INTERFERED WITH BY NUMEROUS FACTORS OUTSIDE OF OUR CONTROL. WE WILL MAKE REASONABLE EFFORTS TO ENSURE THAT REQUESTS FOR ASSET TRANSFERS ARE PROCESSED IN A TIMELY MANNER BUT WE MAKE NO REPRESENTATIONS OR WARRANTIES REGARDING THE AMOUNT OF TIME NEEDED TO COMPLETE PROCESSING BECAUSE THE SERVICES ARE DEPENDENT UPON MANY FACTORS OUTSIDE OF OUR CONTROL, SUCH AS DELAYS IN THE BANKING SYSTEM OR THE INTERNET. SOME STATES DO NOT ALLOW THE DISCLAIMER OF IMPLIED WARRANTIES, SO THE FOREGOING DISCLAIMERS MAY NOT APPLY TO YOU.

Arbitration

You and Enrich Finance agree that any claim or dispute at law or equity that has arisen or may arise between you and us (including claims or disputes that arise out of or relate to the Services or your Enrich Finance account) will be resolved in accordance with the Terms to Arbitrate provisions set forth below. Please read this information carefully. Among other things it:

Affects your and our rights and will impact how claims between you and us are resolved, including your and our Terms to waive the right to trial by jury.

Includes a Prohibition of Class and Representative Actions and Non-Individualized Relief pursuant to which you agree to waive your right to participate in a class action lawsuit against us.

Requires you to follow the Opt-Out Procedure to opt-out of the Terms to Arbitrate by mailing us a written notice. If you are a new user, the opt-out notice must be postmarked no later than 30 days after the date you accept these Terms for the first time.

If a dispute arises between you and Enrich Finance regarding the Services, our goal is to learn about and address your concerns. If we are unable to do so to your satisfaction, we aim to provide you with a neutral and cost effective means of resolving the dispute quickly. Disputes between you and Enrich Finance regarding the Services may be reported to ENRICH FINANCE at any time BY CONTACTING US AT HELP@ENRICHFINANCE.COM.

Terms to Arbitrate

Any action or proceeding by you relating to any Dispute must commence within one year after the cause of action accrues. Any dispute arising under or relating to this Agreement shall be submitted to binding arbitration in San Francisco County in the State of California pursuant to the rules for commercial arbitrations of the American Arbitration Association. Any arbitration award shall include an award of reasonable legal fees and costs to the prevailing party. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. Notwithstanding the above, any action for injunctive relief shall be commenced in any court of competent jurisdiction located in San Francisco County in the State of California. The prevailing party in any such action for injunctive relief shall be entitled to an award of its reasonable legal fees and costs. Any dispute arising out of or related to the terms of this Agreement are personal to the Client and Enrich Finance and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which an individual attempts to resolve a dispute as a representative of another individual or group of individuals. Further, a dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.

Arbitration is more informal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, and court review of an arbitration award is very limited. However, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual. All issues are for the arbitrator to decide, except that a court of competent jurisdiction shall decide issues relating to arbitrability, the scope or enforceability of these Terms to Arbitrate, and issues that these Terms to Arbitrate indicate that a court can resolve.

You can choose to reject these Terms to Arbitrate ("opt-out") by mailing us a written opt-out notice. For new Enrich Finance users, the opt-out notice must be postmarked no later than 30 days after the date you accept the Terms for the first time. You must mail the opt-out notice to Enrich Finance, LLC, 2261 Market Street, Suite 86194, San Francisco, CA 94114.

Notwithstanding any provision in the Terms to the contrary, you and we agree that if we make any amendment to these Terms to Arbitrate (other than an amendment to any notice address or website link provided herein) in the future, that amendment shall not apply to any claim that was filed in a legal proceeding against Enrich Finance or you prior to the effective date of the amendment. The amendment shall apply to all other disputes or claims governed by these Terms to Arbitrate that have arisen or may arise between you and Enrich Finance. We will notify you of amendments to these Terms to Arbitrate by providing notice through email at least 21 days before the effective date of the amendments. If you do

not agree to these amended terms, you may close your Enrich Finance account within the 21-day period and you will not be bound by the amended terms.

Miscellaneous

Assignment

You may not transfer or assign any rights or obligations you have under these Terms without our prior written consent. We may transfer or assign these Terms or any right or obligation under these Terms at any time.

Business Days

“Business Day(s)” means Monday through Friday, excluding holidays when Enrich Finance offices are not considered open for business in the U.S. If a holiday falls on a Saturday, we observe the holiday on the prior Friday. If the holiday falls on a Sunday, we observe the holiday on the following Monday.

Governing law

You agree that, except to the extent inconsistent with or preempted by federal law and except as otherwise stated in these Terms, the laws of the State of California, without regard to principles of conflict of laws, will govern these Terms and any claim or dispute that has arisen or may arise between you and Enrich Finance regarding your use of the Services.

State disclosures

In addition to reporting complaints about the Services directly to us as described above, if you are a California resident, you may report complaints to the California Department of Business Oversight by mail at Department of Business Oversight, Attn: Consumer Services, 1515 K Street, Suite 200, Sacramento, CA 95814 or online through its website at http://www.dbo.ca.gov/Consumers/consumer_services.asp. The California Department of Business Oversight offers assistance with its complaint form by phone at 866-275-2677. If you are a California resident, you have a right to receive communications about your Enrich Finance account and the Services by email. To make such a request, send a letter to Enrich Finance to: Enrich Finance, LLC, 2261 Market Street, Suite 86194, San Francisco, CA 94114, include your email address, and your request for that information by email.

Florida residents may contact the Florida Department of Financial Services in writing at 200 East Gaines Street, Tallahassee, Florida, 32399, or by telephone at 1-800-342-2762.

EXHIBIT A

ACCEPTABLE USE POLICY

Last updated on August 18, 2025

Your use of any services offered by Enrich Finance, LLC and our affiliates (“Enrich Finance”, “we”, “us” or “our”) is contingent on your full compliance with this Acceptable Use Policy. Capitalized terms used herein but not defined shall have the meaning ascribed to such terms in the Terms of Use, as amended from time-to-time. This policy may be modified and updated from time to time, and it is your responsibility to ensure that you periodically review this Acceptable Use Policy to ensure your full compliance with this policy. Your continued use of the Enrich Finance Platform and/or Services following any amendment of this Acceptable Use Policy constitutes your agreement to abide by the terms set forth herein. Your violation of this policy will constitute a material breach of any other user agreement in connection with your use of any Enrich Finance services.

You are independently responsible for complying with all applicable laws in all of your actions related to your use of Enrich Finance’s services, regardless of the purpose of the use. In addition, you may not use the Enrich Finance services (or allow the Enrich Finance services to be used) for activities that directly or indirectly:

- violate any law, statute, ordinance or regulation;
- involve money laundering or other activities designed to disguise the origin or use of funds;
- relate to transactions involving (a) narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, (b) drug paraphernalia, (c) cigarettes, (d) items that encourage, promote, facilitate or instruct others to engage in illegal activity, (e) stolen goods including digital and virtual goods, (f) the promotion of hate, violence, racial or other forms of intolerance that is discriminatory or the financial exploitation of a crime, (g) items that are considered obscene, (h) items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, (i) sexually oriented materials or services, (j) ammunition, firearms, or certain firearm parts or accessories, or (k) certain weapons or knives regulated under applicable law;
- relate to transactions that (a) show the personal information of third parties in violation of applicable law, (b) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs, (c) are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (d) are for the sale of certain items before the seller has control or possession of the item, (e) are by payment processors to collect payments on behalf of merchants, (f) are associated with the sale of traveler's checks or money orders, (g) involve foreign currency exchanges or check cashing businesses, (h) involve certain credit repair, debt settlement services, credit transactions or insurance activities, or (i) involve offering or receiving payments for the purpose of bribery or corruption;
- involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent;
- allow others to gain access to your account or your user credentials;
- result in the provision of false or misleading information or instructions in connection with your use of the Services;

- violate the security or integrity of any network, computer or communications system, software application, or network or computing device (each, a “System”). Prohibited activities include but are not limited to: (a) unauthorized access - accessing or using any System without permission, including attempting to probe, scan, or test the vulnerability of a System or to breach any security or authentication measures used by a System, (b) interception - monitoring of data or traffic on a System without permission, (c) falsification of Origin - forging TCP-IP packet headers, e-mail headers, or any part of a message describing its origin or route.

In addition, it is your responsibility to:

- Ensure that all access credentials (including any usernames and passwords) in connection with your use of the Services are protected from unauthorized access;
- Immediately update any information provided by you to Enrich Finance that becomes inaccurate or incomplete;
- Comply with the policies and procedures of any third parties utilized by Enrich Finance in providing the Services; and
- immediately notify Enrich Finance of any violation of this Acceptable Use Policy including providing details regarding such violation and provide assistance to Enrich Finance in addressing and remedying any violation.

Your failure to fully comply with this Acceptable Use Policy at all times could lead to suspension of your use of any Enrich Finance Services and liability for damages.

Enrich Finance may report any activity that it suspects violates any law or regulation to appropriate law enforcement officials, regulators, or other appropriate third parties without your knowledge. Reporting may include disclosure of your nonpublic personally identifiable information. Enrich Finance also may cooperate with appropriate law enforcement agencies, regulators, or other appropriate third parties to help with the investigation and prosecution of illegal conduct by providing related to alleged violations of this Policy.

You agree to indemnify, defend, and hold harmless Enrich Finance and its affiliates, and their respective principals, owners, directors, officers, employees, representatives, agents, and their respective successors and assigns (the “Enrich Finance Parties”) from and against any actual or alleged claims, losses, taxes (including interest, penalties and additions to tax), damages, liabilities, awards, judgments and out-of-pocket costs and expenses (including reasonable attorneys’ fees and expenses, the costs and expenses of any investigation and other costs and expenses incurred in connection with the defense of any actual or threatened action, proceeding or claim) arising out of or in connection with any violation of this Acceptable Use Policy by you.

EXHIBIT B

Consent to Receive Electronic Disclosures

By accepting this Consent as indicated below, you, the person or entity applying to utilize the Enrich Finance Platform and Services and to open a Enrich Finance account, consent to receive and view disclosures, notices, statements and other communications (collectively, "Disclosures") from Enrich Finance, LLC and our affiliates ("Enrich Finance", "we", "us" or "our") relating to your eligible Enrich Finance accounts ("Account") electronically by any of the following means:

- your email; or
- Notifications from or postings on our website located at www.enrichfinance.com.

Delivery by any of these means will constitute proper notice to you under applicable law. You acknowledge that Disclosures will include, but may not be limited to, the following:

- The Enrich Finance website Privacy Policy, Terms of Use, and other Enrich Finance policies ("Policies and Agreements");
- Disclosures and/or amendments we may provide you under our Policies and Agreements;
- any other information on your Account;
- Periodic reports, receipts, confirmations, and authorizations and transaction history for your Account.
- Disclosures regarding the resolution of any claimed error on your periodic statements.

Your consent is effective until further notice by us or until you revoke your consent to receive electronic Disclosures. You may revoke your consent to receive electronic Disclosures at any time by submitting your request in writing to: HELP@ENRICHFINANCE.COM.

If you do not consent or if you withdraw your consent, we reserve the right to refuse to accept your Account application, to cancel your Account, place your Account on inactive status, or to provide a paper copy of Disclosures. If you request a paper copy of a Disclosure within 180 days of the date of the Disclosure and we elect to send you a paper copy, we will waive our standard Disclosure Request Fee for the first two requests. After that, any additional Disclosure Requests may be subject to fees. We will only provide paper copies upon your request if your current mailing address is in your Account profile.

SYSTEM REQUIREMENTS: In order to receive Disclosures, whether by text or email, you need to have a means of printing or storing them. So, in addition to having an email address and phone number you must have the following:

- Computer or mobile device with Internet connection;
- A current web browser with cookies enabled;
- A valid email address on file in your Account profile;
- Ability to store or print the Disclosures; and

If you use a spam blocker, you must help@enrichfinance.com to your email address book or whitelist.

We reserve the right to change these System Requirements and will provide you with a Disclosure when we make a material change to the System Requirements.

In order to receive Disclosures, you must ensure that the primary mobile phone and/or email address that you provide us is your valid, current phone number or email address, and you are able to receive at that address texts or email messages containing Disclosures including attached electronic documents and that such Disclosures, including portions that are attached documents are available for viewing and storing or printing by you. You agree to promptly update your email address by updating your Account profile if your email address changes. You acknowledge that our ability to notify you of the availability of your Disclosures is contingent on the validity of mobile phone number and email address in our records.

If your mobile phone or email address is no longer valid, we reserve the right to determine your Account is inactive or take other actions as set forth in the User Agreement. You will not be able to conduct any transactions in your Account until you update your mobile phone or email address in your Account profile.

Reservation of Rights. We reserve the right to provide you with any Disclosure in writing, rather than electronically, or to withdraw the right to receive Disclosures electronically at any time. You agree to maintain on file with us your current street address and to promptly update your address in the event it changes by updating your Account profile. Although we may waive our fee for delivery of paper Disclosures, we reserve the right to charge the Disclosure Request Fee and to increase this fee in our discretion.

We recommend that you print a copy of this Consent and any Disclosure that you view electronically for your records as the Disclosure may not be accessible online at a later date.

By accepting the Terms of Use, you agree that (i) we may provide Disclosures to you electronically, on the terms and conditions set forth in this Consent, (ii) the consent shall last until you revoke your consent, and (iii) you meet the System Requirements specified above. If you do not wish to receive Disclosures electronically, you will not be able to open an Account.

You understand and agree that we are responsible for sending the Disclosures to you electronically by email or text to the address in your Account profile or through the Service. We are not responsible for any delay or failure in your receipt of the email or text notices and whether or not you choose to view the Disclosure, subject to your right to revoke your consent to receive Disclosures electronically.

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