TERMS OF USE

Involute Inc. d.b.a. Xuno

Effective Date: October 30, 2026

This is an agreement between Involute Inc.(**"Company"**, **"we"**, **"us"**, or **"our"**; which expression shall, unless repugnant to the context thereof, include its successors and permitted assigns), a company incorporated under the law of State of Delaware, United States of America, the owner and operator of the "Involute Inc." service and related website, software, and application (the **"Platform"**) and you (**"you"**, **"your"**, or **"User"**), a user of the Platform.

BY USING THE PLATFORM, YOU ACKNOWLEDGE AND AGREE TO THESE TERMS OF USE AND THE PRIVACY POLICY, AS UPDATED FROM TIME TO TIME, AND WHICH ARE INCORPORATED HEREIN BY REFERENCE. If you choose not to agree with any of these terms, you may stop using the Platform immediately.

These are the terms and conditions you must agree to prior to using our services:

1. Platform Service

1.1. These Terms of Use of the Platform apply to all users of the Platform. The Platform shall be made available by the Company to the users and can be downloaded on a computer or by any android or iOS users. The Platform is made available for your own, personal use. The Platform is not for the use of an individual or entity sanctioned by the United States of America, or the United Nations (or any of its bodies). The Platform must not be used for any illegal or unauthorized purpose or a purpose not permitted by the Company. When you use the Platform, you must comply with all applicable laws of the United States of America and with any applicable international laws, including the local laws in your country of residence and country of residence of the recipient of monies you transfer (together referred to as **"Applicable Laws"**).

2. Registration

2.1. The first step toward using the Platform is to register you with us and create a username and password.

2.2. While registering on the Platform you should provide your real name and information. You should comply with the following obligations relating to registering and maintaining the security of your account:

2.2.1. You will not provide any false personal information on the Platform, or create an account for anyone other than yourself;

2.2.2. You consent to providing your personal or sensitive personal information as required by the Platform;

2.2.3. You consent to us for using the information which we receive to reach out to you or send marketing / other communications;

2.2.4. You consent to us for sharing the information, which we receive, to third parties which shall assist the appropriate service/products provider to reach out to you or send marketing communications pursuant to the Privacy Policy;

2.2.5. You consent to such dissemination of your personal information for the purpose of the Platform as provided herein below and in the Privacy Policy;

2.2.6. If we disable your account, you will not create another one without our permission;

2.2.7. You will keep your contact information accurate and up-to-date;

2.2.8. You will not share your password with anyone nor will you let anyone else access your account, or do anything else that might jeopardize the security of your account;

2.2.9. You will not transfer/assign your account to anyone;

2.2.10. If you select a username or similar identifier for your account, we reserve the right to remove or reclaim it if we believe it is inappropriate or is against any Applicable Law;

2.2.11. You will not use the Platforms if you are an individual or entity sanctioned by the United States of America or the United Nations (or any of its bodies);

2.2.12. You must be an individual who is at least eighteen (18) years of age or the legal age of majority in your jurisdiction, whichever is greater, and who possesses the legal capacity to enter into binding contracts under Applicable Laws.

2.3. Further you shall not host, display, upload, modify, edit, delete, publish, transmit, update or share any information that:

2.3.1. Belongs to another person and to which the user does not have any right to;

2.3.2. Is harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially or ethnically objectionable, disparaging, relating to or encouraging money laundering or gambling, or otherwise unlawful;

2.3.3. Harm minors in any way;

2.3.4. Infringes any intellectual property rights which include but not limited to patent, trademark, copyright or other proprietary rights;

2.3.5. Violates any law for the time being in force;

2.3.6. Deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;

2.3.7. Impersonates another person;

2.3.8. Contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;

2.3.9. Threatens the unity, integrity, defence, security or sovereignty of any nation that is an ally of the United States of America, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation.

2.4. During registration, you are required to give true and correct information (including name, email address, full address including zip code, birth date, phone number, etc.) which will be necessary for efficient functioning of the Platform.

3. Post Registration

3.1. Once you are a registered user, you can use the Platform to send your money from your bank account maintained in a bank in the United States of America to a recipient's bank account in the destination corridor after following the visual and written directions reflected in the Platform.

4. Platform Access

4.1. Subject to your compliance with these Terms of Use and Privacy Policy, the Company hereby grants you permission (revocable) to use the Platform provided that:

4.1.1. Your use of the Platform as permitted is solely for your personal use;

4.1.2. You are not permitted to use or access the Platform, in any manner inconsistent with these Terms of Use and Privacy Policy;

4.1.3. You will not duplicate, transfer, give access to, copy or distribute any part of the Service in any medium without the Company's prior written authorization;

4.1.4. You will not attempt to reverse engineer, alter or modify any part of the Platform; and

4.1.5. You will comply with the terms and conditions of these Terms of Use and Privacy Policy, and all Applicable Laws.

4.2. You acknowledge, understand and agree that you shall not have, nor be entitled to claim in part or full any rights in and to the Platform and/or any portion thereof. Except in connection with your own user information and unless pursuant to these Terms of Use and Privacy Policy, you agree not to copy, reproduce, duplicate, stream, capture, record access through technology or means other than those provided on the Platform, perform, transfer, sell, resell, download, upload, archive, license to others, edit, modify, reverse engineer, decode, manipulate, create derivative works from or based upon, publish, republish, post, transmit, publicly display, frame, link from or to, distribute, share, embed, translate, decompile, reverse engineer, translate, incorporate into any hardware or software application, use for commercial purposes, or otherwise use or exploit the Platform or any component or part thereof. Any of the unauthorized

uses referred to above would constitute an infringement of the copyrights and other proprietary rights of the Company and a violation of these Terms of Use and Privacy Policy; and also may subject you to civil and/or criminal liability under Applicable Laws.

4.3. The Company shall not be responsible for any loss, damage, or expense of any kind to any user, or to any user's business or profession, except to the extent such loss or damage is directly caused by the Company's gross negligence, willful misconduct, or fraud, and only to the extent such liability cannot be excluded under applicable law. For the avoidance of doubt, the Company shall not be liable for any loss or damage of any kind to any user or its business or profession arising from or relating to the acts, omissions, or conduct of third parties and other entities who provide specialized services to the Company that are necessary for the Company to provide the services provided in the Platform. The Company shall have the right in its sole discretion to refuse, remove, edit, disable, suspend, or terminate any user account, content, access, or activity that violate these Terms of Use and Privacy Policy or are otherwise objectionable, as determined by the Company alone or other entities such as courts, law enforcement agencies and regulators. The Company cooperates with courts, law enforcement agencies and regulators and where required or permitted by the applicable law, these Terms of Use, and the Privacy Policy.

4.4. The Company disclaims any and all liability in connection with the actions, omissions, conduct, communications, or transactions of any user, and each user agrees to take full legal responsibility for their own actions. You waive any legal or equitable rights or remedies you may have against the Company or any of its affiliates with respect to the actions, omissions, conduct, communications, or transactions of any user that may cause harm to you or to your business or profession, except to the extent such harm is directly caused by the Company's gross negligence, willful misconduct, or fraud.

4.5. These provisions shall remain in full force and effect in perpetuity notwithstanding any termination of your use of the Platform.

5. Third Party Links

5.1. The Company Platform may or the other uses of the Platform may provide links to and/or contain advertisements about non-Company owned or controlled web apps, services, products or other internet resources. You acknowledge and understand that the Company expressly and specifically disclaims any responsibility and liability for any content, software, functionality, services, project, products or services found on or related to any such third party services, products or other resources.

6. Privacy

6.1.The Company handles personal information in accordance with its Privacy Policy. Your privacy is important to us. To better protect your privacy, please review our Privacy Policy by accessing this link. By using the Platform, you agree that you have read and accept the terms of our Privacy Policy and to be bound by it. We hereby inform you that the personal or sensitive personal information may be shared with any third party or used by us to contact you with respect to marketing and other purposes pursuant to the Privacy Policy and where applicable, your express consent.

7. Safety

7.1. The Company shall make commercially reasonable efforts to maintain the safety and security of the Platform. However, the Company does not guarantee that the Platform will be free from security risks. The users have to comply with the following terms to ensure the safety of the Platform:

7.1.1. You will not post unauthorized commercial communications (such as spam) on the Platform.

7.1.2. You will not collect users' content or information, or otherwise access the Platform, using automated means (such as harvesting bots, robots, spiders, or scrapers) without our prior permission.

7.1.3. You will not engage in unlawful multi-level marketing, such as a pyramid scheme, on the Platform.

7.1.4. You will not upload viruses or other malicious code.

7.1.5. You will not solicit login information or access an account belonging to someone else.

7.1.6. You will not bully, intimidate, or harass any user.

7.1.7. You will not post content that is hate speech, threatening, or pornographic; incites violence; or contains nudity or graphic violence.

7.1.8. You will not use the Platform to engage in any conduct that is fraudulent, deceptive, unlawful, misleading, malicious, or discriminatory

7.1.9. You will not engage in any activity that may disable, overburden, damage, disrupt, impair, or interfere with the operation, security, availability, performance, appearance, or functionality of the Platform, including through denial-of-service attacks, interference with page rendering, or disruption of any Platform features or systems.

7.1.10. You will not facilitate or encourage any violations of these Terms of Use and Privacy Policy.

8. Modifications and Interruptions

8.1. We reserve the right to change, modify, or remove the contents of the Platform at any time or for any reason at our sole discretion without notice. We will attempt to reasonably update you with any information on our Platform. We reserve the right to modify, suspend or discontinue all or any part of the Platform at any time, with or without notice. Where reasonably practicable, we may provide notice through the Platform. In the event that any third-party service provider discontinues, suspends, or becomes unable to provide services that are necessary for the operation of the Platform, the Company may, without incurring further liability, modify, change prices for, suspend, or discontinue all or any part of the Platform.

The Company may, where commercially reasonable, endeavor to continue the affected service through an alternative provider.

8.2. We will endeavour to have the Platform up and running all the time but cannot guarantee the Platform will be available at all times. We may experience hardware, software, or other problems or need to perform maintenance related to the Platform, resulting in interruptions, delays, or errors. We reserve the right to change, revise, update, suspend, discontinue, or otherwise modify the Platform at any time or for any reason with or without advance notice to you. You agree that we have no liability whatsoever for any loss, damage, or inconvenience caused by your inability to access or use the Platform during any downtime or discontinuance of the Platform except to the extent such liability cannot be excluded under Applicable Laws.. Nothing in these Terms of Use will be construed to obligate us to maintain and support the Platform or to supply any corrections, updates, or releases in connection therewith.

9. Amendments

9.1. We reserve the right to update these Terms of Use and/or Privacy Policy from time to time. If it does so, the updated version will be effective upon the earlier of (a) your continued use of the Platforms, or (b) 14 days from the date on which we place an alert on our website about the amendment. You are responsible for regularly reviewing these Terms of Use to stay informed of any updates or changes to them and you will be bound by the new policy upon your continued use of the Platform. No other variation of these Terms shall be effective unless in writing and signed by our authorized representative.

10. Disclaimer of Warranties

10.1. You expressly agree that your use of the Platform is at your risk, and you shall be solely responsible for any consequences arising from such use. The Platform (and any portion of the Platform) is provided with as is available to the fullest extent permitted by law. The Company and its affiliates expressly disclaim any and all warranties of any kind, whether express or implied (including, without limitation, the implied warranties of merchantability, fitness for a

particular use or purpose and non-infringement). Neither the Company nor any of its affiliates make any warranties or representations about the accuracy or completeness of information available on or through the Platform or other Internet resources linked to the Platform and assume no liability or responsibility for any:

10.1.1. Errors, mistakes, or inaccuracies of content;

10.1.2. Personal injury or property damage, of any nature whatsoever, resulting from your access to or use of the Platform (or any parts thereof);

10.1.3. Any unauthorized access to any and all personal information stored in the Platform;

10.1.4. Any interruption or cessation of transmission to or from the Platform;

10.1.5. Any bugs, viruses, Trojan horses, or the like which may be transmitted to or through the Platform (or any parts thereof) by any third party; and/or

10.1.6. For any loss or damage of any kind incurred as a result of the use of any User information and/or other Platform content posted, shared, forwarded, emailed, transmitted, or otherwise made available on or through the Platform and/or otherwise through your or any other Platform users.

10.2. The Company reserves the right, in its sole and exclusive discretion, to change, modify, add, remove or disable access to any portion of the Platform (including, without limitation, any of the Platform Services).

11. Transactions

11.1. You acknowledge and agree that the Company provides the Platform to enable you to connect with a payment processor for the purpose of carrying out remittance transactions. The Company shall not be liable for any act, omission, misrepresentation, delay, non-performance, failure of service, or other issue arising from or attributable to the payment processor or its affiliates, agents, or service providers. The payment processor shall be responsible for any losses, damages, or harm suffered by you to the extent arising from its acts, omissions, or failures. The Company shall have no obligation or liability in connection with the same.

11.2. We may communicate with you by email or any other means of communication, whether electronic or otherwise

11.3. Sending funds through the Platform is subject to applicable fees and limits. Please review the “Compare Rate” section in the calculator for more details.

12. Errors, Inaccuracies, and Omissions

12.1. Occasionally there may be information on our Platform or in the Service that contains typographical errors, inaccuracies, or omissions that may relate to transaction descriptions, exchange rates, pricing, promotions, offers, transfer fees, delivery times, and availability. We reserve the right to correct any errors, inaccuracies, or omissions, and to change or update information or cancel transactions if any information on the Platform or in the Service is found to be inaccurate at any time and without prior notice, including after you have submitted a transaction request.

12.2. Exchange rates displayed on the Platform are indicative and subject to change at any time without notice due to market fluctuations. The rate applicable to your transaction will be confirmed at the time of processing. We reserve the right to cancel or decline to process a transaction if the exchange rate or fee information applicable to that transaction was displayed in error.

12.3. We undertake no obligation to update, amend, or clarify information on the Platform, including exchange rate or pricing information, except as required by law. No specified update or refresh date applied on the Platform should be taken to indicate that all information has been modified or updated.

12.4. In the event of a pricing or rate error, we will notify you as soon as reasonably practicable and provide you with the option to proceed with the corrected rate or cancel the transaction. If a transaction has already been processed based on an erroneous rate, we reserve the right to seek recovery of any shortfall, subject to applicable law.

13. Transaction Processing, Cancellation, and Refund

13.1. Transaction Process and Completion

To initiate a transaction, you must provide all necessary details, including the recipient's information, transfer amount, currency, payment instrument, and payout method. The Company will provide you with a transaction summary displaying the applicable fees, exchange rate, estimated delivery time, and payout method prior to confirmation. By confirming the transaction, you authorize the Company to process the transaction and to deduct the total amount, including applicable fees, from your designated payment instrument.

Payout methods and delivery times vary based on the recipient's location, payment network availability, and regulatory environment. While the Company endeavors to meet estimated

delivery times, such estimates are not guaranteed. The Company shall not be held liable for delays in transaction delivery arising from factors outside its control, including but not limited to delays by financial institutions, payment networks, or regulatory authorities.

13.2. Error Resolution

If you believe an error occurred in connection with your transaction, including but not limited to an incorrect amount sent, an unauthorized transaction, or a failure to deliver funds, you must contact the Company within sixty (60) days of the transaction date at the contact details provided in contact us page.

Upon receipt of your claim, the Company will promptly investigate the matter and provide you with a written response. If the investigation confirms that an error occurred, the Company will take appropriate corrective action, which may include refunding the transaction amount or any applicable fees paid.

13.3. Cancellation of Transactions by User

You may request to cancel a transaction within 30 minutes of transaction creation and if it has not yet been processed or completed by the Company or any third-party payment processor involved. To request cancellation, you can either request via platform’s feature or contact the Company's customer support through the designated communication channels provided in the contact us page. Cancellation requests are subject to timing and may not be honored if the transaction has already been processed and paid out.

13.4. Refunds for Failed Transactions

In the event of a failed transaction, whether initiated by you or by the Company, any amounts collected from your payment instrument that have not been disbursed to the recipient will be refunded to you, less any non-refundable fees, exchange rate adjustments, or third-party costs incurred. Refunds will be processed through the original payment instrument used for the transaction, unless otherwise required by Applicable Laws or agreed upon by the Company. Refund processing times may vary depending on your banking institution, payment network, and currency settlement periods. The Company will not be liable for delays caused by third-party financial institutions. Refunds are subject to the Xuno Refund Policy, incorporated herein by reference and available at Refund Policy. For full details on eligibility, fees, and submission procedures, please refer to that Policy.

13.5. Payment Failures

If, after disbursement of funds to the recipient, the Company is unable to successfully collect payment from your designated payment instrument, due to insufficient funds, a declined

transaction, chargeback, reversal, or any other failure, you remain fully liable to reimburse the Company for the full transaction amount, along with any applicable fees, costs, or expenses incurred. The Company reserves the right to reattempt collection from your payment instrument, initiate collections proceedings, and/or exercise any other legal remedies available to recover the outstanding amount. This obligation to reimburse survives the completion, cancellation, or termination of the transaction.

14. Payment Services Agreement for Business Customers

14.1. Money transmission services relating to the Passport Program are provided by Priority, directly or through its subsidiary Finxera, Inc. (NMLS #1168701) or its authorized affiliates and contractors.

15. Limitation of Liability

YOU UNDERSTAND THAT TO THE EXTENT PERMITTED UNDER APPLICABLE LAWS, IN NO EVENT WILL THE COMPANY, OR ANY OF ITS AFFILIATES OR ANY OF THEIR RESPECTIVE OFFICERS, EMPLOYEES, DIRECTORS, SHAREHOLDERS, AGENTS, OR LICENSORS BE LIABLE TO YOU OR ANYONE ELSE UNDER ANY THEORY OF LIABILITY (WHETHER IN CONTRACT, TORT, STATUTORY, OR OTHERWISE) FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF REVENUES, PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF SUCH PARTIES WERE ADVISED OF, KNEW OF OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES), RESULTING FROM YOUR USE (OR THE USE OF ANYONE USING AN ACCOUNT REGISTERED TO YOU) OF THE PLATFORM OR ANY PARTS THEREOF.

16. Indemnification

16.1. You agree to indemnify, defend and hold harmless the Company and its affiliates and its and their respective officers, directors, employees, representatives, licensees, authorized designees, successors and assigns from any and all claims, liabilities, damages, losses, costs, expenses, fees (including reasonable outside attorney fees and costs) that such parties may incur as a result of or arising from:

16.1.1. Any inaccurate, false, misleading, or incomplete information provided by you;

16.1.2. Your unauthorized use of the Platform or misuse of any rights granted under these Terms of Use and Privacy Policy;

16.1.3. The breach of any of your warranties, representations, covenants, responsibilities or other obligations set forth in these Terms of Use and Privacy Policy;

16.1.4. Your violation of any person's privacy, publicity or other right;

16.1.5. The violation of any Applicable Laws and/or these Terms of Use and Privacy Policy by you; or

16.1.6. Any misconduct, negligence, fraud or unlawful act by you or anyone accessing the Platform through your registered account, in connection with your (and/or such other person's) use of the Platform (in whole or in part).

16.2. The Company reserves the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with the Company in asserting any available defenses. This provision shall remain in full force and effect notwithstanding any termination of your use of the Platform.

17. Termination

17.1. If you violate the Terms of Use, Privacy Policy, or Applicable Laws, the Company may suspend, or terminate your access to all or any part of the Platform.. We may terminate this agreement at any time at our sole discretion.

17.2. You may cease use of the Platform at any time.

17.3 You may request deletion or deactivation of your account or may disable the application, at any time. Notwithstanding the foregoing, the Company may restrict or prevent deletion of your account or associated Customer Data in the following circumstances:

17.3.1. Attempt to delete account or Customer Data to evade or impede investigation by competent authorities or regulators;

17.3.2. Attempt to delete an account or Customer Data in order to commit fraud, gain unjust enrichment, or exploit any errors in the Platform.

17.4 The Company reserves the right to suspend, restrict, or terminate an account due to KYC failure, fraudulent activity, or regulatory risk.

18. Disputes

18.1. Any claim, cause of action, or dispute arising out of or relating to these Terms of Use, the Privacy Policy, or the Company shall be brought exclusively in the United States of America and the United States District Court for the District of Delaware shall have exclusive jurisdiction over such matter. You consent to submit to the personal jurisdiction of such courts for the purpose of litigating all such claims.

These Terms of Use, the Privacy Policy, and any claim arising out of or relating to them shall be governed by the laws of the State of Delaware, without regard to its conflict-of-law principles.

19. Other

19.1. These Terms of Use and Privacy Policy constitutes the entire agreement between the parties regarding the Company and supersedes any prior agreements.

19.2. If any provision of this Terms of Use or Privacy Policy is found to be unenforceable, the remaining portion will remain in full force and effect.

19.3. If we fail to enforce any provision of these Terms of Use and Privacy Policy, it shall not constitute a waiver. All waivers must be in writing .

19.4. You will not transfer or assign any of your rights or obligations under this Terms of Use and Privacy Policy to anyone else without prior written consent.

19.5. The Company may freely assign or transfer its rights and obligations under these Terms of Use and the Privacy Policy in connection with a merger, acquisition, sale of assets, operation of law, or otherwise.

19.6. Nothing in these Terms of Use and Privacy Policy shall prevent us from complying with the Applicable Laws, decree, order or requests from regulators, law enforcement agencies, and courts.

19.7. These Terms of Use and Privacy Policy do not confer any third-party beneficiary rights.

19.8. We reserve all rights not expressly granted to you.

19.9. You will comply with all Applicable Laws when using or accessing the Platform.