TERMS OF USE

Last revised on March 10th, 2026

Effective on March 10th, 2026**, PAY4B LIMITED,** with the registered office address at: Unit 807-130, Spadina Ave., Toronto, Ontario, M5V2L4, Canada, hereinafter referred to as **"Company"** ("we", "us", or "our") is committed to provide services for worldwide users. **Pay4B Limited** operates as a registered Money Services Business (MSB) with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC).
Welcome to https://www.pay4b.com, this Terms of Use (hereinafter referred to as "Agreement") are between You as the **user/customer/agent** and:

PAY4B LIMITED, hereinafter referred to as **"Company".**

1. Acceptance of Terms of Use Agreement.

By creating an account on the company's official website, whether through a mobile device, mobile application or computer (collectively, the "Service") you agree to be bound by
(i) these Terms of Use (hereinafter referred to as "Agreement"), (ii) our Privacy Policy, each of which is incorporated by reference into this Agreement, and (iii) any terms disclosed and agreed to by you if you purchase additional features, products or services we offer on the Service (collectively, this "Agreement"). If you do not accept and agree to be bound by all of the terms of this Agreement, please do not use the Service.
We may make changes to this Agreement and to the Service from time to time. We may do this for a variety of reasons including to reflect changes in or requirements of the law, new features, or changes in business practices. The most recent version of this Agreement will be posted on the Company's official website - https://www.pay4b.com in the relevant Section of the front page of the above mentioned website, and you as our user/agent should regularly check for the most recent version. The most recent version is the version that applies. If the changes include material changes to your rights or obligations, we will notify you at least 30 days in advance of the changes (unless we're unable to do so under applicable law) by reasonable means, which could include notification through the Service or via email. If you continue to use the Service after the changes become effective, then you agree to the revised Agreement.

2. Eligibility.

You are not authorized to create an account or access or use the Service or systems it resides on unless all of the following are true:

- you are at least 18 years of age.
- you can form a binding contract with https://www.pay4b.com
- you are not a person who is barred from using our services under the laws of the United States or any other applicable jurisdiction (for example, you do not appear on the U.S. Treasury Department's list of Specially Designated Nationals or face any other similar prohibition),
- you will comply with this Agreement and all applicable local, state, national and international laws, rules and regulations, and
- you have never been convicted of a felony or indictable offense (or crime of similar severity), a sex crime, or any crime involving violence, and that you are not required to register as a sex offender with any state, federal or local sex offender registry.

3. Your Account.

In order to use Company's services that are available on our official website by the following link, indicated herein: - https://www.pay4b.com, you may sign in using a number of ways that are available on our official website, mentioned above. For more information regarding the information we collect from you and how we use it, please consult our Privacy Policy.

You are responsible for maintaining the confidentiality of your login credentials you use to sign up in the Company's official website, and you are solely responsible for all activities that occur under those credentials. If you think someone has gained access to your account, please immediately contact us through official website of the Company and/or by official company's email address: https://www.pay4b.com;

4. Nature of Services

Pay4B Limited provides technology-enabled payment facilitation services for international clients. The Company operates as a FINTRAC-registered Money Services Business (MSB) in Canada and supports clients in initiating cross-border payment transactions, foreign exchange operations and related financial services. Payment processing, settlement and account infrastructure (including dedicated or virtual IBAN accounts) may be provided through regulated financial institutions and licensed payment service providers that act as partners of the Company. Depending on the service selected by the user, payment transactions may be executed through SEPA, SWIFT or other international payment networks. Pay4B Limited does not accept deposits from the public and does not operate as a bank or deposit-taking financial institution.

5. Modifying the Service and Termination.

Company is always striving to improve the Service and bring you additional functionality that you will find engaging and useful. This means we may add new product features or enhancements from time to time as well as remove some features, and if these actions do not materially affect your rights or obligations, we may not provide you with notice before taking them. We may even suspend the Service entirely, in which event we will notify you in advance unless extenuating circumstances, such as safety or security concerns, prevent us from doing so.

The easiest way to terminate your account is to follow the instructions under "Settings" in the Service. Of course, you retain other termination options. Company may terminate your account at any time without notice if it believes that you have violated this Agreement. Upon such termination, you will not be entitled to any refund for purchases.

After your account is terminated, this Agreement will terminate, except that the following provisions will still apply to you and the Company: Section 4, Section 5, and Sections 12 through 19.

6. Client Interactions and Security

Users of the Service are responsible for maintaining the confidentiality of their account credentials and for ensuring the security of their access to the Service. The Company may implement security measures, verification procedures and compliance checks in order to prevent fraud, unauthorized access or misuse of the Service.

Users agree to cooperate with any reasonable compliance or verification requests that may be required under applicable laws and regulations, including anti-money laundering (AML) and counter-terrorist financing (CTF) regulations.

7. Rights that the Company Grants You.

Subject to your compliance with this Agreement, Pay4B Limited grants you a limited, personal, non-exclusive, non-transferable, non-sublicensable and revocable license to access and use your account and the Service solely for the purposes intended by the Company and in accordance with these Terms.
You may use the Service only through your registered account and only for lawful purposes related to the use of the Company's services.
Without limitation, you agree that you will not:
• use the Service or your account for any illegal purpose or in violation of applicable laws or regulations;
• access or attempt to access accounts belonging to other users;
• copy, modify, reproduce or distribute any content, software or materials available through the Service without the prior written consent of the Company;
• use any automated systems such as robots, bots, crawlers, scrapers or similar technologies to access or extract data from the Service;
• interfere with or disrupt the operation, security or integrity of the Service or the servers and networks connected to it;
• upload or transmit viruses, malicious code or other harmful software;
• attempt to bypass or circumvent any security features of the Service;
• reverse engineer, decompile or otherwise attempt to derive the source code of the Service;
• use the Service in a manner that could damage, disable or impair the functionality of the platform;
• create or use third-party applications that interact with the Service without the Company's written consent.
The Company reserves the right to investigate any suspected violation of this Agreement and may suspend or terminate your account if unauthorized or unlawful use of the Service is detected.
The Company may also introduce updates, improvements or new features to the Service from time to time, which may be applied automatically where necessary for security, compliance or operational purposes.

8. Rights you Grant to the Company.

By creating an account and using the Service, you grant Pay4B Limited the right to collect, process, store and use the information and documentation that you provide during the onboarding process or while using the Service.
Such information may include personal data, corporate information, transaction data and other information necessary for the provision of the Service.
The Company may use this information for the purposes of:
• operating and providing the Service;
• verifying your identity and conducting compliance procedures, including know-your-customer (KYC) and anti-money laundering (AML) checks;
• preventing fraud, financial crime or misuse of the Service;

• complying with applicable laws, regulations, legal requests or regulatory requirements;
• improving and developing the Service.
You acknowledge and agree that the Company may share relevant information with its regulated financial partners, payment service providers, banking institutions, compliance service providers or other third parties where necessary for the operation of the Service or to comply with applicable laws and regulations.
The Company will process personal data in accordance with its Privacy Policy and applicable data protection laws.
You agree that all information that you submit upon creation of your account, including information submitted from the data that you indicated and mentioned during the creation process of your account shall be accurate and truthful and you shall have the right to post the Content on the Service and grant the license to the Company above.

9. Prohibited Activities

By using the Service, you agree that you will not:
• use the Service for any unlawful purpose or in violation of any applicable laws or regulations;
• use the Service in connection with money laundering, terrorist financing, fraud or any other illegal financial activity;
• use the Service in a manner that violates any applicable sanctions regulations or involves sanctioned individuals, entities or jurisdictions;
• provide false, inaccurate or misleading information during the onboarding or account verification process;
• attempt to gain unauthorized access to the Service, other user accounts or Company systems;
• misuse the payment infrastructure or attempt to bypass compliance, security or transaction monitoring procedures;
• use the Service in a way that could damage, disable or impair the operation of the platform or its infrastructure partners.

The Company reserves the right to suspend or terminate any account that violates these Terms of Use or applicable laws and regulations.
The Company, hereby, reserves the exclusive right to investigate and/or terminate your account without a refund of any purchases if you have violated this Agreement, misused the Service or behaved in a way that the Company regards as inappropriate or unlawful, including actions or communications that occur on or off the Service. In addition, in certain instances, we may terminate your account for violating the applicable Terms of Use, mentioned herein. In the event that you violate these rules, indicated herein and/or if you violate our Privacy Policy, your authorization to use the Service will be automatically revoked.

10. Account Registration and Onboarding

Users may apply for access to the Company's services by creating an account through the website https://www.pay4b.com. In order to use certain services, users may be required to complete an onboarding and verification process, which may include identity verification, business verification and compliance checks in accordance with applicable laws and regulations, including anti-money laundering (AML) and counter-terrorist financing (CTF) requirements.
The Company reserves the right to request additional documentation or information necessary to verify the identity of the user or the nature of the user's activities. Access to certain payment services may be provided through regulated financial institutions or

licensed payment service providers acting as partners of the Company. Such partners may issue dedicated or virtual IBAN accounts or provide payment processing infrastructure required for the execution of payment transactions.
The Company may charge onboarding, service or transaction fees depending on the type of service selected by the user. All applicable fees will be disclosed to the user prior to the confirmation of the service.
The Company reserves the right to approve or decline any account registration at its sole discretion where required for compliance, regulatory or risk management purposes.

11. Notice and Procedure for Making Claims of Copyright Infringement.

If you believe that your work has been copied and posted on the Service in a way that constitutes copyright infringement, please submit a takedown request using the form here
If you contact us regarding alleged copyright infringement, please be sure to include the following information:

- an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;
- a description of the copyrighted work that you claim has been infringed;
- a description of where the material that you claim is infringing is located on the Service (and such description must be reasonably sufficient to enable us to find the alleged infringing material);
- your contact information, including address, telephone number and email address and the copyright owner's identity;
- a written statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
- a statement by you, made under penalty of perjury, that the above information in your notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

The Company will terminate the accounts of repeat infringers.

12. Disclaimers.

THE COMPANY PROVIDES THE SERVICE ON AN "AS IS" AND "AS AVAILABLE" BASIS AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, GRANTS NO WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE WITH RESPECT TO THE SERVICE (INCLUDING ALL CONTENT CONTAINED THEREIN), INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF SATISFACTORY QUALITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. THE COMPANY DOES NOT REPRESENT OR WARRANT THAT (A) THE SERVICE WILL BE UNINTERRUPTED, SECURE OR ERROR FREE, (B) ANY DEFECTS OR ERRORS IN THE SERVICE WILL BE CORRECTED, OR (C) THAT ANY CONTENT OR INFORMATION YOU OBTAIN ON OR THROUGH THE SERVICE WILL BE ACCURATE.

THE COMPANY TAKES NO RESPONSIBILITY FOR ANY CONTENT THAT YOU OR ANOTHER MEMBER OR THIRD PARTY POSTS, SENDS OR RECEIVES THROUGH THE SERVICE. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS ACCESSED AT YOUR OWN DISCRETION AND RISK.

13. Third Party Services.

The Service may contain advertisements and promotions offered by third parties and links to other web sites or resources. The Company shall not be responsible for the availability (or lack of availability) of such external websites or resources. If you choose to interact with

the third parties made available through our Service, such party's terms will govern their relationship with you. The Company is not responsible or liable for such third parties' terms or actions.

14. Limitation of Liability.

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL THE COMPANY, ITS AFFILIATES, EMPLOYEES, LICENSORS OR SERVICE PROVIDERS BE LIABLE FOR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, PUNITIVE, OR ENHANCED DAMAGES, INCLUDING, WITHOUT LIMITATION, LOSS OF PROFITS, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, RESULTING FROM: (I) YOUR ACCESS TO OR USE OF OR INABILITY TO ACCESS OR USE THE SERVICE, (II) THE CONDUCT OR CONTENT OF OTHER MEMBERS OR THIRD PARTIES ON, THROUGH, OR FOLLOWING USE OF THE SERVICE; OR (III) UNAUTHORIZED ACCESS, USE OR ALTERATION OF YOUR CONTENT, EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT WILL THE COMPANY HAVE ANY AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS RELATING TO THE SERVICE EXCEED THE GREATER OF THE AMOUNT PAID, IF ANY, BY YOU TO THE COMPANY FOR THE SERVICE AND USD100 WHILE YOU HAVE AN ACCOUNT.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES, SO SOME OR ALL OF THE EXCLUSIONS AND LIMITATIONS IN THIS SECTION MAY NOT APPLY TO YOU.

15. Dispute Resolution

Any dispute, controversy or claim arising out of or relating to this Agreement or the use of the Service shall be resolved in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein. The courts located in the Province of Ontario, Canada shall have exclusive jurisdiction to resolve any disputes arising out of or relating to this Agreement or the Service.

16. Governing Law.

This Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the applicable federal laws of Canada. Any disputes arising out of or relating to this Agreement or the use of the Service shall be subject to the exclusive jurisdiction of the courts of Ontario, Canada. Notwithstanding the foregoing, all disputes and controversies arising between the Parties hereto shall be resolved exclusively by the relevant courts of Ontario province of Canada for both private individual users as well as corporate users – legal entities.

17. Indemnity by You.

You agree, to the extent permitted under applicable law, to indemnify, defend and hold harmless the Company, our affiliates, and their and our respective officers, directors, agents, and employees from and against any and all complaints, demands, claims, damages, losses, costs, liabilities and expenses, including attorney's fees due to, arising out of, or relating in any way to your access to or use of the Service, your Content, or your breach of this Agreement.

18. Entire Agreement; Other.

This Agreement, which includes this Terms of Use as well as our Privacy Policy, and any terms disclosed and agreed to by you if you purchase additional features, products or services we offer on the Service, contains the entire agreement between you and the Company regarding the use of the Service. If any provision of this Agreement is held invalid, the remainder of this Agreement shall continue in full force and effect. The failure of the Company to exercise or

enforce any right or provision of this Agreement shall not constitute a waiver of such right or provision. You agree that your Company's account on the company's official website is non-transferable and all of your rights to your account and its Content terminate upon your death. No agency, partnership, joint venture, fiduciary or other special relationship or employment is created as a result of this Agreement and you may not make any representations on behalf of or bind the Company in any manner.