Terms of Service

Effective Date: 7/11/25 Last Updated: 7/15/25

Welcome to PayForward, LLC (referred to as "Company," "we," "us," or "our"). These Terms of Service ("Terms") govern your use of our website located at [https://www.payforward.com/] (the "Site"). By accessing or using the Site, you ("you" or "User") agree to be bound by these Terms.

If you do not agree to these Terms, please do not use the Site.

1. Purpose of the Site

The Site is intended to provide general information about our Fintech services and solutions to business users. It is not directed at individual consumers. Through the Site, businesses can:

- Learn about our offerings
- · Submit inquiries or request demos
- Provide contact information for follow-up

We do not offer any financial products or services for direct sale or registration via this Site.

2. Eligibility & Acceptable Use

By using this Site, you represent that you are authorized to act on behalf of a business entity. You agree not to:

- Use the Site for any unlawful, fraudulent, or misleading purpose
- Interfere with or disrupt the integrity or performance of the Site
- Use the Site to distribute unsolicited marketing or spam

You agree to access and use the Site only for lawful business purposes and in accordance with these Terms.

3. Information You Submit

When you fill out a form or contact us through the Site, you may provide:

- Your name
- Business email address
- Company name
- Phone number
- Job title
- Any other business-related information

You agree that all information submitted is truthful and accurate. By submitting this information, you grant us the right to use it in accordance with our <u>Privacy Policy</u> to respond to your inquiries and send relevant communications.

4. Intellectual Property

All content, trademarks, graphics, logos, and materials on this Site are the property of PayForward, LLC or its licensors and are protected by copyright and intellectual property laws. You may not copy, distribute, or create derivative works without our express written permission.

5. Disclaimer of Warranties

This Site and its content are provided on an "as-is" and "as-available" basis without warranties of any kind, either express or implied. We make no guarantees about:

- The accuracy, completeness, or reliability of the content
- Availability of the Site or its features
- The outcome of any inquiry or contact submission

Your use of the Site is at your own risk.

6. Limitation of Liability

To the fullest extent permitted by law, PayForward, LLC shall not be liable for any indirect, incidental, special, consequential, or punitive damages related to your use of the Site.

7. Third-Party Links

The Site may include links to third-party websites or tools for your convenience. We do not endorse or assume responsibility for any third-party content or services and encourage you to review their terms and policies separately.

8. Modifications

We reserve the right to modify these Terms at any time. Changes will be posted on this page with a revised "Last Updated" date. Your continued use of the Site constitutes your acceptance of any such changes.

9. Governing Law

These Terms are governed by the laws of the State of California, without regard to its conflict of laws principles. Any disputes shall be subject to the exclusive jurisdiction of the courts located in California.

10. Contact Us

If you have any questions about these Terms, please contact us at:

PayForward, LLC

27200 Tourney Road, Sute 450

Valencia, CA 91355

PayForward.com