

Cardholder Agreement & Terms of Service

Last Updated: 04/27/2026

PLEASE READ THESE TERMS OF SERVICE CAREFULLY. BY ACCESSING EDGE'S WEBSITE AND USE OF EDGE SERVICES YOU AGREE TO BE BOUND BY (1) THIS **CARDHOLDER AGREEMENT & TERMS OF SERVICE**, (2) THE **EDGE PRIVACY NOTICE- [Privacy](#)**, AND (3) THE **CROSS RIVER BANK PRIVACY NOTICE-[Cross River Bank Privacy Notice](#)**, IF YOU DO NOT AGREE WITH THESE TERMS, PLEASE DO NOT ACCESS EDGE'S WEBSITE OR USE EDGE'S SERVICE. THE HEADINGS CONTAINED IN THIS AGREEMENT ARE FOR REFERENCE PURPOSES ONLY. YOU SHOULD PRINT A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

NOTICE: THIS AGREEMENT REQUIRES ALL DISPUTES TO BE RESOLVED BY WAY OF BINDING INDIVIDUAL ARBITRATION. THE TERMS OF THE ARBITRATION CLAUSE APPEAR AT THE END OF THIS AGREEMENT.

A. Definitions-

"Account" or "DDA" means your deposit account provided by Cross River Bank and serviced by Edge Markets, to which your Edge Card and Connect transactions are linked.

"ATM", "ATM Terminal" or "Automated Teller Machine" means any automated teller machine terminal at which you may use your Card together with your PIN to perform transactions.

"Average Deposit Balance" means the arithmetic average of the daily ledger balances in the your Account during a given calendar-month statement period.

"Card" or "Edge Card" refers to your Edge Boost VISA Debit Card, licensed by Visa USA, Inc., and issued by Cross River Bank. This includes any replacement or renewed cards.

"Cardholder" means the individual who has been issued a Card pursuant to this Cardholder Agreement & Terms of Services.

"Connect" or "Edge Connect" refers to EDGE's proprietary closed-loop transaction network that enables eligible transactions to be processed through internal bank account transfers and ledger entries from the Account. A Cardholder may only access or use Connect if they are a Cardholder and their Account is active and in good standing.

"Edge Account" means

"Electronic Banking" means services that allow you to access the Account using a computer, ATMs, telephones, and other devices to make deposits or withdrawals to or from the Account.

"Electronic Transfer" means any electronic banking transaction, including deposits or withdrawals accomplished electronically as well as all transfers resulting from Card or Connect transactions, even if an electronic terminal is not involved at the time of the transaction.

“PIN” means your personal identification number.

“Promotional Credit” means any discretionary payment, rebate, or bonus that Edge Markets may, in its sole discretion, post to your Account as part of a marketing or Rewards initiative. Promotional Credits do not constitute “interest,” “dividends,” or “yield,” as those terms are defined in 12 C.F.R. Parts 217 and 329.

“Rewards” or “Rewards Program” means additional benefits made available by Edge Markets, including cash back, bonuses (such as welcome bonuses, activation bonuses, balances bonuses), rebates, and other rewards.

“Qualifying Spend Categories” refers to transactions made: (i) through Edge Connect; and (ii) with the Card that fall under the following MCC (Merchant Category Codes):

- MCC 7995: Gambling, Betting/Casino Gambling
- MCC 7801: Government-licensed online casinos in the US
- MCC 7802: Horse or dog racing or betting activities in connection therewith
- MCC 5816: Daily Fantasy, Digital Goods – Games
- MCC 7994: Video Game Arcades/Establishments
- MCC 6211: Security Brokers and Dealers
- MCC 6012: Financial Institutions – Merchandise and Services (loan payments, bank services)
- MCC 6051: Quasi Cash – Crypto, gambling chips, money equivalents, foreign currency
- MCC 7800 – Government-Owned Lotteries – State-run lottery ticket sales.

“Service” refers to the range of financial and transactional offerings provided by Edge Markets via its digital platforms, including account funding, withdrawals, transaction monitoring, and customer support.

“VIP” or “VIP Participant” refers to an individual Cardholder who has been granted VIP status by Edge Markets, based on satisfaction of internal eligibility criteria. To qualify, a Cardholder must meet at least one of the following conditions:

- Have deposited **\$25,000 or more** cumulatively with Edge Markets; or
- Maintain **\$20,000 or more** in verified, available funds as confirmed by Edge Markets.

VIP status is issued at Edge Market’s sole discretion. VIP Participants are exempt from Tier reassignment and cashback resets and may retain elevated deposit and withdrawal limits irrespective of ongoing activity. VIP designation is non-transferable, non-guaranteed, and may be revoked at any time.

B. Acceptance of the Agreement

Parties

These Terms of Service describe a contractual relationship (this "Agreement" or these "Terms") between you as the Cardholder ("you" or "your") and Edge Markets, Inc. ("Edge Market," "we," "us", "our") and Cross River Bank ("Issuer" or "Cross River Bank") regarding (1) your use of this website ("Website") or any application offered by or marketed by or on behalf of Edge Markets or any other technology platform offered by Edge Markets, (2) your use of the Website, or a third-party website in connection with a service offered directly by Edge Markets, as applicable, and (3) your access to your Edge Markets account information and **access to any** service through the Website (collectively, "Edge Service(s)" or "Service(s)") that provides you with the opportunity to apply for and use the Edge Card.

Your Eligibility

To be eligible to use the Edge Services: 1) you must be a U.S. citizen or a resident alien with a valid SSN, 2) You must be a resident of a state that is supported by Edge Markets, 3) You are at least 21 years old, 4) You have not been previously banned from using our Services and/or previously violated our terms of service, 5) You have not been barred from receiving similar services under the laws of the United States.

By accepting these terms, you also represent that: 1) You have the capacity to be bound by them, 2) any information you provide in connection with the Edge Services, accurately and truthfully represents your identity, 3) You and all transactions initiated by you will comply with all federal, state, and local laws, rules, and regulations applicable to you, and 4) You will not use the Services, directly or indirectly, for any fraudulent, suspicious, or unethical conduct or in any manner so as to interfere with the operation of the Services.

C. Content on this Website

Unless otherwise specified, the terms of use detailed in this section apply generally when using this Website. Additional conditions of use or access may apply in specific scenarios and in such cases are additionally indicated within this document.

By using this Website, you confirm that you are not subject to any restrictions that would prevent you, as a consumer (using the application for personal, non-commercial purposes), from accessing or using this Website.

Unless otherwise specified or clearly recognizable, all content available on this Website is owned or provided by us. Edge Markets undertakes commercially reasonable efforts to ensure that the content provided on this Website does not breach any applicable law or infringe upon any third-party rights. However, achieving this result may not always be possible. In such cases, without prejudice to any legal rights you may have to enforce your own rights, we kindly ask that you report any related complaints using the contact details provided in this Agreement.

Rights regarding content on this Website - All rights reserved

Edge Markets holds and reserves all intellectual property rights for any content on this Website. You may not therefore use such content in any way that is not necessary or implicit in the proper use of the Service. In particular, but without limitation, you may not copy, download, share (beyond the limits set forth below), modify, translate, transform, publish, transmit, sell, sublicense, edit, transfer/assign to third parties or create derivative works from the content available on this Website, nor allow any third party to do so through you or your device, even without your knowledge.

Where explicitly stated on this Website, you may download, copy and/or share some content available through this Website for your sole personal and non-commercial use and provided that the copyright attributions and all the other attributions requested by Edge Market are correctly implemented. Any applicable statutory limitation or exception to copyright shall stay unaffected.

Access to external resources

Through this Website you may have access to external resources provided by third parties. You acknowledge and accept that Edge Market has no control over such resources and is therefore not responsible for their content and availability. Conditions applicable to any resources provided by third parties, including those applicable to any possible grant of rights in content, result from each such third parties' terms and conditions or, in the absence of those, applicable law.

Acceptable use

This Website and the Service may only be used as intended and in accordance with these Terms and all applicable laws. You are solely responsible for ensuring that your use of the Website and/or the Service does not violate any applicable laws, regulations, or third-party rights. Therefore, Edge Markets reserves the right to take any appropriate measure to protect its legitimate interests including by denying you access to this Website or the Service, terminating contracts, reporting any misconduct performed through this Website or the Service to the competent authorities (such as judicial, administrative authorities and/or law enforcement) whenever you engage or are suspected to engage in any of the following activities: (1) violate laws, regulations and/or these Terms; (2) infringe any third-party rights; (3) considerably impair our legitimate interests; or (4) act in a manner that is detrimental to Edge Markets, including, without limitation, in any manner that is disparaging or that otherwise portrays Edge Markets in a negative light, or has a negative impact on the integrity of our product or business operations.

Limitation of liability

NOTHING IN THESE TERMS EXCLUDES, RESTRICTS, OR MODIFIES ANY GUARANTEE, CONDITION, WARRANTY, RIGHT, OR REMEDY THAT YOU MAY HAVE UNDER APPLICABLE LAW, WHICH CANNOT BE EXCLUDED, RESTRICTED, OR MODIFIED (NON-EXCLUDABLE RIGHTS). TO THE FULLEST EXTENT PERMITTED BY LAW, EDGE MARKET'S LIABILITY TO YOU IN CONNECTION WITH THE SERVICES IS LIMITED, WHERE APPLICABLE, TO ONE OF THE FOLLOWING OPTIONS, AT OUR SOLE DISCRETION: (A) THE RE-PERFORMANCE OF THE SERVICES, OR (B) THE REIMBURSEMENT OF THE COSTS TO HAVE THE SERVICES PROVIDED AGAIN. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL EDGE MARKET, ISSUER OR THEIR SUBSIDIARIES, AFFILIATES, OFFICERS, DIRECTORS, AGENTS, CO-BRANDERS, PARTNERS, SUPPLIERS AND EMPLOYEES BE LIABLE FOR: (1) ANY INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATING TO THE USE OF, OR INABILITY TO USE, THE SERVICES; (2) ANY DAMAGE, LOSS OR INJURY RESULTING FROM HACKING, TAMPERING OR OTHER UNAUTHORIZED ACCESS OR USE OF THE SERVICE OR USER ACCOUNT OR THE INFORMATION CONTAINED THEREIN; (3) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM USER ACCESS TO OR USE OF THE SERVICES; (4) ANY UNAUTHORIZED ACCESS TO OR USE OF EDGE MARKET'S SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION STORED THEREIN; (5) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICES; (6) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE THAT MAY BE TRANSMITTED TO OR THROUGH THE SERVICES; (7) ANY ERRORS OR OMISSIONS IN ANY CONTENT OR FOR ANY LOSS OR DAMAGE INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE THROUGH THE SERVICES; AND/OR (8) THE DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY USER OR THIRD PARTY. IN NO EVENT SHALL EDGE MARKETS, AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, DIRECTORS, AGENTS, CO-BRANDERS, PARTNERS, SUPPLIERS AND EMPLOYEES BE LIABLE FOR ANY CLAIMS, PROCEEDINGS, LIABILITIES, OBLIGATIONS, DAMAGES, LOSSES OR COSTS IN AN AMOUNT EXCEEDING THE LESSER OF \$100 AND THE AMOUNT PAID TO EDGE MARKETS IN VISA INTERCHANGE FEES IN RELATION TO YOUR USE OF THE EDGE CARD HEREUNDER IN THE PRECEDING 12 MONTHS, OR THE PERIOD OF DURATION OF THIS AGREEMENT BETWEEN EDGE MARKET AND YOU, WHICHEVER IS SHORTER. THIS LIMITATION OF LIABILITY SECTION SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER BASIS, EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, THEREFORE THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. THE TERMS GIVE YOU SPECIFIC LEGAL RIGHTS, AND YOU MAY ALSO HAVE OTHER RIGHTS WHICH VARY FROM JURISDICTION TO JURISDICTION. FOR THE AVOIDANCE OF DOUBT, EDGE MARKETS' DETERMINATIONS REGARDING ELIGIBILITY, CALCULATION, OR ISSUANCE OF ANY DEPOSIT BALANCE BONUS SHALL

BE FINAL AND BINDING, AND EDGE MARKETS SHALL NOT BE LIABLE FOR ANY DELAY, OMISSION, OR FAILURE TO POST, CREDIT, OR CONTINUE THE DEPOSIT BALANCE BONUS PROGRAM, EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW. THE DISCLAIMERS, EXCLUSIONS, AND LIMITATIONS OF LIABILITY UNDER THE TERMS SHALL NOT APPLY TO THE EXTENT PROHIBITED BY APPLICABLE LAW.

Indemnification

You agree to defend, indemnify, and hold Edge Markets and Issuer, along with their subsidiaries, affiliates, officers, directors, agents, co-branders, partners, suppliers, and employees, harmless from and against any and all claims, demands, damages, obligations, losses, liabilities, costs, debts, and expenses, including, but not limited to, legal fees and expenses, arising from: (1) Your use of and access to the Service, including any data or content transmitted or received by you; (2) Your violation of these terms, including, but not limited to, any breach of the representations and warranties set forth in these terms; (3) Your violation of any third-party rights, including, but not limited to, privacy rights or intellectual property rights; (4) Your violation of any statutory law, rule, or regulation; (5) Any content submitted from your account, including third-party access using your unique username, password, or other security measures, if applicable, including, but not limited to, misleading, false, or inaccurate information; (6) Your willful misconduct, negligence or fraudulent activity; or (7) The violation of any statutory provision by you or your affiliates, officers, directors, agents, co-branders, partners, suppliers, and employees to the extent allowed by applicable law. You understand and agree that Edge Markets may, at its option, elect to pursue any indemnification claim against you through legal action or arbitration (as provided in Section R of this Agreement). We reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.

No Waiver

Edge's failure to assert any right or provision under these Terms shall not constitute a waiver of any such right or provision. No waiver shall be considered a further or continuing waiver of such term or any other term.

Service interruption

To ensure the best possible service level, Edge Markets reserves the right to interrupt the Service for maintenance, system updates or any other changes, informing you appropriately. Within the limits of law, Edge Markets may also decide to suspend or terminate the Service altogether. If the Service is terminated, Edge Markets will cooperate with you to enable them to withdraw Personal Data or information in accordance with applicable law. Additionally, the Service might not be available due to reasons outside Edge's reasonable control, such as "force majeure" (e.g. labor actions, strikes, riots, fires, explosions, acts of God, war, governmental action, infrastructural breakdowns, blackouts, etc.).

Service reselling

You may not reproduce, duplicate, copy, sell, resell or exploit any portion of this Website and of its Service without Edge's express prior written permission.

Privacy policy

To learn more about the use of their Personal Data, you may refer to the [Privacy Policy](#) of this Website.

Intellectual property rights

Without prejudice to any more specific provision of these Terms, any intellectual property rights, such as copyrights, trademark rights, patent rights and design rights related to this Website are the exclusive property of Edge Markets or its licensors and are subject to the protection granted by applicable laws or international treaties relating to

intellectual property. All trademarks — registered or unregistered — and all other marks, trade names, service marks, word marks, illustrations, images, or logos appearing in connection with this Website are, and remain, the exclusive property of Edge Markets or its licensors and are subject to the protection granted by applicable laws or international treaties related to intellectual property.

Changes to these Terms

Edge Markets reserves the right to amend or otherwise modify these Terms at any time. In such cases, Edge Markets will appropriately inform you of these changes. Such changes will only affect the relationship with you for the future. The continued use of the Service will signify your acceptance of the revised Terms. If you do not wish to be bound by the changes, you must stop using the Service. The applicable previous version of these Terms will govern the relationship with you prior to your acceptance of the updated Terms. You can obtain any previous version from us. If required by applicable law, we will specify the date by which the modified Terms will enter into force.

Assignment of contract

We reserve the right to transfer, assign, dispose of by novation, or subcontract any or all rights or obligations under these Terms. Provisions regarding changes of these Terms will apply accordingly. You may not assign or transfer your rights or obligations under these Terms in any way without the written permission of Edge Markets.

Contacts

All communications relating to the use of this Website must be sent using the contact information stated in this Agreement.

Disclaimer of Warranties

This Website is provided strictly on an “as is” and “as available” basis. Use of the Service is at your own risk. To the maximum extent permitted by applicable law, Edge Markets expressly disclaims all conditions, representations, and warranties, whether express, implied, statutory or otherwise, including, but not limited to, any implied warranty of merchantability, fitness for a particular purpose, or non-infringement of third-party rights. No advice or information, whether oral or written, obtained by you from us or through the Service will create any warranty not expressly stated herein. Without limiting the foregoing, Edge Markets, its subsidiaries, affiliates, licensors, officers, directors, agents, co-branders, partners, suppliers and employees do not warrant that the content is accurate, reliable or correct; that the Service will meet your requirements; that the Service will be available at any particular time or location; that the Service will be uninterrupted or secure; that any defects or errors will be corrected; or that the Service is free of viruses or other harmful components. Any content downloaded or otherwise obtained through the use of the Service is downloaded at your own risk and you shall be solely responsible for any damage to your computer system or mobile device or loss of data that results from such download or your use of the Service. Edge Markets does not warrant, endorse, guarantee, or assume responsibility for any product or service advertised or offered by a third party through the Service or any hyperlinked website or service, and Edge Markets shall not be a party to or in any way monitor any transaction between you and third-party providers of products or services. The Service may become inaccessible or it may not function properly with your web browser, mobile device, and/or operating system. Edge Markets cannot be held liable for any perceived or actual damages arising from Service content, operation, or use of this Service. Federal law, some states, and other jurisdictions, do not allow the exclusion and limitations of certain implied warranties. The above exclusions may not apply to you. This Agreement gives you specific legal rights, and you may also have other rights which vary across state. The disclaimers and exclusions under this agreement shall not apply to the extent prohibited by applicable law.

EFT Terms of Service

By creating an Account and initiating bank deposits or withdrawals (i.e., EFTs), you agree to Cross River Bank’s Deposit Account Agreement - [Cross River Bank Account Agreement](#) and our Privacy Policy - [Privacy Policy](#)

(collectively referred to as the “EFT ToS”). You must comply with the EFT ToS whenever you create or use your Account. The EFT ToS may be modified by Cross River Bank or Edge from time to time, and the governing version is incorporated by reference into these Terms. Any term not defined in this Agreement but defined in the EFT ToS assumes the meaning as defined in the EFT ToS. IT IS YOUR RESPONSIBILITY TO READ AND UNDERSTAND THE EFT ToS BECAUSE IT CONTAINS TERMS AND CONDITIONS CONCERNING YOUR ACCOUNT, INCLUDING BUT NOT LIMITED TO LIMITATIONS, REVERSAL, AND ARBITRATION PROVISIONS, AND YOUR RELEVANT RIGHTS AND LIABILITIES.

D. Services

Edge Markets is not a bank. You must open an Account before having the ability to apply for an Edge Card. The Edge Card is not a gift card, nor is it intended for gifting purposes. The Issuer will hold funds you provide to load the Edge Card in a non-interest-bearing pooled account that is eligible for FDIC insurance, subject to applicable FDIC coverage limits. You can only use the Edge Card to make purchases on whitelisted, legal sports books based in the US that have been approved in advance by Edge Markets. Additionally, the Edge Card may not be used to withdraw cash at ATMs, obtain cash back at the point of sale, or conduct any other cash access transactions.

Tier Advancement

- Advancement to higher tiers is based on your cumulative transaction volume.
- Upon reaching the required transaction volume for a higher tier within a calendar month, you will advance to that tier.

Monthly Carryover

- Starting May 1, 2025, your Tier will be reviewed each statement period based on your deposit and withdrawal activity. Your Tier level can: (1) increase, which will raise your deposit and withdrawal limits and increase your Rewards, if applicable, to the new Tier rate, (2) decrease, in which case your deposit and withdrawal limits stay the same but your Rewards, if applicable, would reflect the new lower Tier level, or (3) remain the same, if your deposit and withdrawal activity remains within your current Tier’s thresholds, then your deposit and withdrawal limits stay the same and your Rewards, if applicable, stay the same. Tier 1 and VIP users are not affected as their tiers do not reset.

Tier Maintenance

- While your deposit and withdrawal limits will not decrease and will remain at the highest Tier level achieved, your cashback rate must be earned and is determined in accordance with the Dynamic Rewards Program – Supplemental Terms. After each monthly statement period your Tier level will be determined, and your cashback rewards will reflect that rate.

E. Funding

Adding a Funding Source

In order to use the Edge Card, you must first add an eligible funding source (a “Funding Account”) to your Account via the Website or via our mobile app. By entering your funding source information on your Account, you will have signed the ACH authorization. You may want to print and save a copy for your records. You can change a funding source on your Account at any time. When you add a funding source to your Account, you agree that:

- You are the owner of the Funding Account.
- You are authorized to transfer funds from that Funding Account.
- You authorize us to initiate debits from your Funding Account according to your instructions and for amounts owed under this Cardholder Agreement and Terms of Service.
- You will maintain a balance or available credit limit in the specified Funding Account that is sufficient to fund all payments you initiate.
- Opt-In Consent-By proceeding, you confirm that you have opted in to use our Services and agree to these Terms.
- You will not dispute any transfer of funds from your Funding Account that you authorize us to initiate.
- Verification of Identity and Use of Funds-By accepting these terms:
 - a. You acknowledge that your identity has been verified through two-factor authentication to access your Account.
 - b. You acknowledge that your IP address has been recorded for security purposes.
 - c. By using your EDGE Account, you confirm that all funds will only be used with gambling merchants and ensure that merchants’ account information matches your EDGE Account details.

Deposit and Withdrawal Limits

Limits are subject to change with notice. The following table shows the maximum amounts you may deposit or withdraw using your Edge Card. Limits apply per transaction and per day, and may vary by funding method (ACH bank transfer vs. operator push-to-card). All transactions are subject to verification, fraud and AML/OFAC checks, and may be held, delayed, or rejected for compliance or risk reasons.

ACH

Level	Cashback Rate	Monthly Spend Threshold	Funds Released In	Daily Deposit Limit	Daily Withdrawal Limit	Per Deposit Limit	Per Withdrawal Limit
Tier 1	0.25%	\$0	48 Hours	\$500	\$25,000	\$250	\$25,000
Tier 2	0.3%	\$1,000	48 Hours	\$2,500	\$25,000	\$2,500	\$25,000
Tier 3	0.35%	\$25,000	0 Hours	\$25,000	\$25,000	\$10,000	\$25,000
Tier 4	0.4%	\$50,000	0 Hours	\$50,000	\$25,000	\$25,000	\$50,000
Tier 5	0.5%	\$100,000	0 Hours	\$500,000	\$5,000,000	\$100,000	\$250,000
VIP	0.5%	\$100,000	0 Hours	\$5,000,000	\$5,000,000	\$250,000	\$250,000

Card

You may credit funds back to your Edge Card in increments of up to \$50,000. These deposits may occur in multiple increments, but the total credited to your account in a single day cannot exceed \$250,000.

Bank Account Information and Authorized Actions

If you choose to add a bank account as your Funding Account for your Edge Card, you will be asked to provide access credentials (such as a username and password) that allow you to gain online access to the Funding Account at that third-party financial institution.

Edge Markets partners with third-party services like Plaid to securely connect with your bank. Plaid uses your login credentials to authenticate with your bank but does not store your password. Instead, it receives a security identifier from your bank and uses encryption to protect your data. Your data is only shared in connection with the services after you give permission, and you have full control over what information is shared. You may only provide account access credentials for, and authorize us to access, valid accounts that you hold in your own name. You may not provide access credentials for an account that is held by a third person.

If you choose to provide your Funding Account credentials to us, you authorize us to use this information to provide you with the Services we offer. This authorization will remain in effect until you notify us that you wish to revoke this authorization, which may affect your ability to receive the Services. Plaid's services and use of your information, including on or through the Services, are subject to and governed by its Terms of Use and its Privacy Policy located at <https://plaid.com/legal/>

Your Electronic Funds Transfer and ACH Debit Authorization

When you use the Services you authorize the Issuer to immediately debit your Funding Account by the amount of any transactions made using an Edge Card or Edge Connect including any applicable fees. Your authorizations will remain in full force and effect until you close your Edge Card or your Account is closed or terminated. Any attempt by you to revoke this authorization or any attempt to reverse a transfer from your Funding Account that we determine you authorized (regardless of whether your financial institution reverses the transfer) may result in the suspension of your use the Services. If we determine that any such revocation or reversal was not done in good faith, we reserve the right to permanently suspend, revoke and cancel your access to the Services.

If you provide us with the ACH routing and account information for your Funding Account, you authorize the Issuer to initiate electronic transfers (via NACHA) from your Funding Account up to your Daily Limit on a daily basis. You agree that ACH transactions you authorize comply with all applicable laws.

When your checking account is used as your funding source for a transaction, you are requesting that the Issuer or another of our partner banks initiate an electronic transfer debit entry from your bank account. You agree that we may resubmit any ACH debit you authorized that is returned for insufficient or uncollected funds, except as otherwise provided by NACHA's rules, or applicable law. Where the amounts owed by you for use of the Edge Card are more than your Daily Limit, you authorize us and our partner banks to debit your Funding Account for the amount owed.

For all other payment methods, such as debit card funding, you authorize Edge Markets to transmit payment details to a bank acting under our instructions to charge your Funding Account. You agree to maintain funds in the specified Funding Account that are sufficient to cover all of your activities with the Edge Card. You indemnify and hold us, Issuer and partner banks harmless from any claims by any other owner of the Funding Account. You are responsible for confirming the accuracy of the information you provide about each payment.

Inability to Access Funds from your Funding Account

If we are unable to access funds from your specified Funding Account to complete a transaction that you request for any reason (for example, if there are insufficient funds or credit available in your Funding Account to cover the requested transaction), the transaction may not be completed. In such case, or if you attempt to reverse a transfer that we determine you authorized after it has been completed, you agree:

- You agree to promptly repay Edge Markets for any amount paid to a payee on your behalf if the funds you deposited into your Account are later reversed or returned for any reason after being marked as complete, and you have already used those funds.
 - **Note on Overdraft Protection:** This Agreement does not offer overdraft protection. You cannot spend more than what is available in your Account. If a transaction exceeds your available balance, it will not be authorized.
 - **Protection for Edge Markets:** This policy protects Edge Markets. When you deposit funds and the ACH transaction is marked as "Complete" by Issuer, your account balance will be updated. However, if the ACH is later reversed or returned and you have already spent those funds, you must repay Edge Markets the amount owed.
- You will reimburse Edge Markets for any fees imposed on us as a result of the failed transaction.
- You will reimburse us for any fees we incur in attempting to collect the amount of the failed transaction from you.
- We are not responsible for any overdraft fees, over-the-limit fees, or insufficient fund charges (including finance charges, late fees, or similar charges) that result from your failure to maintain a balance or available credit in the Funding Account that is sufficient to fund all payments you initiate.

Promotional Credits, Rewards, and Deposit Balance Bonuses are credits originated solely by Edge Markets and do not constitute customer-initiated deposits. Accordingly, such credits are not subject to the funds-availability or collection requirements of Regulation CC (12 C.F.R. Part 229) and may post on any date Edge Markets determines in its discretion. Edge Markets may delay, adjust, or revoke any such credit to correct errors, ensure compliance, or prevent misuse. Edge Markets and Cross River Bank reserve the right to reverse, adjust, or debit any funds posted in error, including but not limited to duplicate or erroneous Deposit Balance Bonuses, Rewards, or Promotional Credits, and to offset any such amounts against future credits or Account balances without prior notice.

F. Rates, Fees and Optional Costs

Initiation Fee: \$0.00

Mandatory Fees: \$0.00

Usage Fee: \$0.00

Monthly/Annual Fee: \$0.00

Default and Insufficient Funds Fee.

If a payment is returned unpaid, then you will be in default. The third party payment processor may impose an additional charge. No amount of such fee is paid to Edge Markets.

Party Bookmaker's Interchange Fee(s) - Cost is \$0.00 to You.

Depending on the bookmaker you use, the bookmaker may pay a transfer cost to its card-processor, and the card-processor may pay us a portion of such amounts. There is no cost to you to move these funds. We may receive a portion of this amount.

Optional Costs for Faster ACH.

The standard period for funds to arrive into your wallet is 4-5 days. If you elect to accelerate the speed of your funds transfer from your bank account, you will incur a fee for the automated clearing house (ACH) transaction. The fee is 2% + \$0.25

RTP Realtime Withdrawal Fee: \$0.00

RFP Realtime Deposit Fee:1%

Crypto-to-USD Conversion: 1%

G. Third-Party Providers

We may use third-party providers to help facilitate certain tools or other Services available to you. By linking your bank account to a tool or Service, you authorize us and our third-party providers to access and collect information from your linked financial accounts, solely for the purpose of providing the Services. You acknowledge and agree that your information may be transferred, stored, and processed by these third-party providers in accordance with their respective privacy policies and all applicable laws, rules, and regulations. While we strive to partner with reputable third parties, we disclaim liability for any damages arising from their actions or inactions, including any inaccuracies in account information, except as required by law. We encourage you to review the terms and conditions of those third-party providers for additional information.

H. Collecting Information About You

By using the Services, you authorize Edge Markets, directly or through third parties, to make any inquiries we consider necessary to validate your identity and to collect information about you in accordance with the Customer Identification Program (CIP) rules implementing Section 326 of the USA PATRIOT Act and our Privacy Policy. This may include validating information regarding your sole proprietorship business, if applicable. This may also include asking you for further information that will allow us to reasonably identify you, requiring you to take steps to confirm ownership of your email address or financial instruments, or verifying your information against third party databases or through other sources. We may also ask you for identifying documents to help us validate your identity. Edge Markets reserves the right to close, suspend, or limit access to your Account and/or the Services in the event we are unable to obtain or verify this information.

If you do not provide this information or we cannot verify your identity, we can refuse to allow you to use the Services, or suspend or terminate your Account. If you allow someone else to use your Account, you are responsible and liable for all transactions, withdrawals, deposits, and fees that arise out of such use.

I. [Reserved]

J. Communication & Notifications

You agree that Edge Markets may provide you communications about your Account and any Services electronically or through phone calls or in writing to any contact information we have on file for you. We may use automated telephone dialing, text messaging systems and electronic mail to provide messages to you about scheduled payments, missed payments and other important information regarding this Agreement or your relationship with us in accordance with applicable law, rules and regulations. The telephone messages may be played by a machine automatically when the telephone is answered whether answered by you or someone else. These messages may also be recorded by your answering machine. To the extent permitted by applicable law, you give us your permission to call or send a text message to any telephone number you have given us or that you give to us in the future and to play pre-recorded messages or send text messages with information about the Agreement over the phone. You also

give us permission to communicate such information to you by e-mail. You understand that, when you receive such calls, texts, or e-mails, you may incur a charge from the company that provides you with telecommunications, wireless and/or internet services. You agree that we will not be liable to you for any fees, inconvenience, annoyance, or loss of privacy in connection with such calls, texts, or e-mails to the extent our liability can be limited under applicable law. You understand that anyone with access to your telephone or email account may listen to or read the messages, notwithstanding our efforts to communicate only with you. If a telephone number you have provided to us changes, or if you cease to be the owner, subscriber or primary user such telephone number, you agree to immediately give us notice of such facts so that we may update our records. You acknowledge that this consent forms part of a bargained-for exchange. If you have the right to revoke consent to autodialed calls under applicable law, you may exercise this right only by email us at support@edgemarkets.io.

You must notify us of any changes to your name, mailing address, home, cell, or business phone number within fifteen (15) days by writing us at 2810 N Church St PMB 90957 Wilmington, Delaware 19802-4447. Requests for address or name changes may be subject to additional verification requirements. We will rely on your mail and email addresses as they appear in our records for any and all communications, we send you by mail or email unless and until either you or, in the case of your mailing address, the U.S. Postal Service, notifies us of a change of address and we have had a reasonable opportunity to act on such notice. Notwithstanding this provision, Edge's delivery of any disclosures governed by Edge Markets' E-Sign Consent shall be governed by your consent or withdrawal of consent to receiving such disclosures in electronic form.

K. [INTENTIONALLY BLANK]

L. Waitlist

Edge Markets may offer you a chance to join a waitlist in which you will be notified about future or prospective Services. An offer to join a waitlist is not a guarantee that you will be offered or that you will receive the future Service. Waitlisted Services, when available, may have additional limitations, restrictions, and qualifications and you may not meet those qualifications. Additionally, Edge Markets reserves the right to change the terms of any future Service before it is offered to you. Edge Markets also reserves the right not to offer one or more future or prospective Services at all, without providing any additional notice to you.

M. Your Agreement on Edge Card Use

Limited Card Use

With each transaction you process through the Edge Card or Edge Connect, you understand and agree that your Account is an electronic account accessible only through the Website, which displays a virtual ledger ("Virtual Wallet") linked to your Account. The Virtual Wallet is solely used to fund your Edge Card. Your Account is not a transaction account, and you may not use your funds to make purchases, transfer funds to third parties, preauthorized payments, recurring payments, or for any other purpose not expressly permitted by this Agreement and any other agreements between you and Edge Markets.

You may not use an ATM to withdraw funds. A \$1 daily spend limit applies to all MCC codes except for the following: MCC Code 7995 (Gambling), MCC Code 7802 (Government-Licensed Horse/Dog Racing), MCC Code 7801 (Government-Licensed online casinos in the US), MCC Code 5816 (Daily Fantasy), MCC Code 7994 (Video Game Arcades/Establishments), MCC Code 6211 (Security Brokers and Dealers), 6012 Financial Institutions – Merchandise and Services (e.g., loan payments, bank services), 6051 Quasi Cash – Crypto, gambling chips, money equivalents, foreign currency, 7800 Government-Owned Lotteries – State-run lottery ticket sales. You and your Card and Edge

Connect transactions must comply with all applicable federal, state, and local laws, rules, and regulations. You agree not to use the Service in a fraudulent, disruptive, aggressive, manipulative, or otherwise inappropriate manner.

You are responsible for all transactions initiated by you, regardless of whether they occur through an ATM, electronic funds transfer device, debit program, or any other method of access. Use of the Edge Card or Edge Connect after notice of cancellation is fraudulent and will subject You or any user of the Card to legal proceedings.

For security and fraud protection, Edge Markets will impose limits on the dollar amount that you can authorize in a transaction, and over a period of time. Please note that these limits are subject to change. We reserve the right to add to, remove from, or otherwise change these limits at any time and without notice to you. These limit changes will be made to protect You and/or the Issuer.

Lost or Stolen Cards

You agree to promptly notify us in the event that any Card is lost or stolen, or You suspect any other unauthorized use of any Card. IN NO EVENT SHALL YOU WRITE YOUR PIN ON THE CARD OR KEEP ANY WRITTEN RECORD OF IT ON ANY MATERIAL KEPT WITH THE CARD. See Customer Liability - Various Transactions for more information on Your potential liability for unauthorized transactions.

Notification of Unauthorized Use

You shall immediately notify us of any loss, theft, disappearance or known or suspected unauthorized use of the Edge Card. Such notice **must** be provided by emailing support@edgemarkets.io or by using the chat feature on our website at edgeboost.bet to report Your Edge Card lost or stolen and You will be transferred to the appropriate department that will be able to assist You with cancelling Your Edge Card. Failure to notify us within a reasonable time may result in your liability for the full amount of any unauthorized transactions that occur before we are informed.

Customer Liability

- A. Various Transactions. You will have different levels of liability for unauthorized transactions, depending on the circumstances.

Agreement to Provide Accurate Information

When you provide information to Edge Markets or in connection with the Services, you agree to provide only true, accurate, current and complete information about yourself and you agree not to misrepresent your identity or your Account information. You further agree to keep your Account information and contact information up to date and accurate, and to promptly notify us of any changes to such information.

User Responsible for Fees

If you use the Services, you are responsible for any fees or other amounts that your phone service provider charges, such as fees for SMS, data services, and any other fees that your phone service provider may charge.

Access to Your Account

You are responsible for maintaining the secrecy of the login credentials to your Account and any other access credentials you may use to access your Account (e.g., the password you use on your computer or mobile phone). You must notify us immediately if you believe your login credentials or the security of your Account has been compromised or stolen. You are responsible for any activity taken on your Account using your login credentials, except as expressly provided by applicable law. You agree to establish reasonable security procedures and controls to limit access to your password or other identifying information to authorized individuals, which includes choosing passwords and other credentials in a manner that will protect the security of your information. Your credentials include your username and the password to your Account and to any third-party account you have used to login to your Account.

Website & Mobile Content

Information on the Website is for information purposes only. It is believed to be reliable, but Edge Markets does not make any promises as to its completeness, timeliness or accuracy. The information and materials contained in the Website, and in this Agreement, are subject to change without notice. Access to the Services may from time to time be unavailable, delayed, limited or slowed due to, among other things:

- servers, networks, hardware failure (including your own computer), telecommunication lines and connections, and other electronic and mechanical equipment;
- software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or irregularities within particular documents or other content;
- overload of system capacities;
- damage caused by severe weather, earthquakes, wars, insurrection, riots, civil commotion, act of God, accident, fire, water damage, explosion, mechanical breakdown or natural disasters;
- interruption (whether partial or total) of power supplies or other utility of service; strike or other stoppage (whether partial or total) of labor;
- governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention; or
- any other cause (whether similar or dissimilar to any of the foregoing) whatsoever beyond the control of Edge Markets.

Closing Account

If you owe any payment, Edge Markets will not close your Account until that payment has been made, but we may limit your ability to make additional transactions using your Account. You may not close your Account to evade an investigation. You will remain liable for all obligations related to your Account even after the account is closed. Edge Markets will retain your information in accordance with our Privacy Policy and any applicable state or federal law, rule or regulation.

Dormant Account

Each state has laws that govern when accounts are considered inactive or abandoned, and when we are required to send your funds to the state. After a specified period of time determined by the law of the state of your residence, if we are not able to locate you, we will be required to deliver your Account to the state as abandoned property. You will then need to apply to the state for return of your funds. If Your Account is or has been inactive, we may, in our discretion, refuse to honor requests for withdrawals on your Account until after we have verified that you have authorized the withdrawal request.

N. Prohibited Uses

You may not, nor may you permit any third party, directly or indirectly, to:

- Export the Services, which may be subject to export restrictions imposed by US law, including US Export Administration Regulations (15 C.F.R. Chapter VII).
- Use and benefit from the Services via a rental, lease, timesharing, service bureau or other arrangement.
- Use the Service in conjunction with automated purchasing software programs.
- Use the Service to exploit new user, referral programs, promotions offered by other merchants, or otherwise use the Service to violate the terms and conditions of a merchant.
- Act as a payment facilitator or otherwise resell the Edge Card or Edge Connect to any third party.
- Use the Services and/or the Edge Card or Edge Connect to handle, process or transmit funds for any third party.

In addition, you may not, nor may you permit, encourage or conspire with any third party, directly or indirectly, to use the Services and/or the Card or Connect for the following businesses or activities:

- You will not engage in fraudulent, suspicious, or unethical conduct related to the Company.
- You will not engage in card cycling, chargeback fraud or any activity intended to artificially increase card transaction volume without corresponding legitimate gaming behavior.
- You will not abuse or attempt to exploit any cashback or rewards system in a manner inconsistent with its intended use.
- You will not use the Services in any manner that is, in the sole discretion of Edge Markets, damaging to Edge's intellectual property rights or reputation, or puts at risk, in the sole discretion of Edge, its licenses or relationship with gaming authorities or any of the actual or prospective operators, accounts or business partners of Edge at risk.
- You will not engage in any activities related to the Services that violate any applicable law, statute, regulation, or ordinance or breach this Agreement or any other agreement or policy you have with Edge Markets.
- You will not provide false, inaccurate or misleading information.
- You will not attempt to reverse any transfer of funds from your Funding Account that we determine was authorized by you.
- You will not provide information belonging to any person other than yourself or use an Account that belongs to another person for yourself or on behalf of another person.
- No Authorized Users-You are responsible for all authorized transactions initiated and fees incurred by use of your Edge Card, through Edge Connect, and the Services. You may not allow any other person to use your Card or Connect. The only authorized user of the Card and Connect is the person who created the account through the Know Your Customer process. You are wholly responsible for the use of each Card and Connect according to the terms and conditions of this Agreement and other agreements you have with Edge Markets.
- You will not use the Services to purchase:
 - Ammunition, firearms, certain firearm parts or accessories, and certain weapons or knives regulated under applicable law;
 - Narcotics, steroids, controlled substances, quasi-pharmaceuticals, or drug paraphernalia;
 - Currency in any form, including virtual and digital currency; or
 - Any goods or services deemed unacceptable by Edge Markets, Cross River Bank and its Bank Partner(s), in their sole discretion.
- You will not use any device, software, routine, file or other tool or technology, including but not limited to any viruses, trojan horses, worms, time bombs or cancelbots, intended to damage or interfere with the Services or to surreptitiously intercept or expropriate any system, data or personal information from the Services.

- You will not use the Services to accomplish a cash advance, wire or money transfer.
- You will not commit unauthorized use of the Website and systems including but not limited to unauthorized entry into Edge Markets systems, misuse of passwords, or misuse of any information posted to a site.
- You will not take any action that imposes an unreasonable or disproportionately large load on our infrastructure, including but not limited to denial-of-service attacks, "spam" or any other such unsolicited overload technique.
- Any illegal activity or goods.
- Unauthorized multi-level marketing businesses.
- Rebate based businesses.
- Prepaid cards or checks.
- Sales of money-orders.
- Wire transfers or money orders.
- High-risk products and services, including telemarketing sales.

If you participate in our affiliate or referral programs, you are strictly prohibited from:

- Creating, organizing, facilitating, or incentivizing groups or communities whose primary purpose is to abuse or game the cashback or rewards system, including schemes designed to cycle card transactions or otherwise simulate legitimate activity.
- Participating in or promoting coordinated behaviors intended to exploit reward mechanics.

Violation of this policy is grounds for immediate suspension or termination of your Account and any participation in our affiliate or referral programs, with or without notice, and forfeiture of any accrued rewards or commissions.

If Edge determines, in its sole discretion, that you have engaged in any of the foregoing activities, Edge may (without limiting any other rights or remedies) withhold any cashback or other rewards.

We reserve the right to withhold, deny, or revoke any cashback or rewards in our sole discretion. We have no obligation to pay or honor any cashback or rewards, and we may decline to issue rewards for any reason or no reason at all, including suspected or confirmed abuse, without prior notice or liability to you.

O. Internet Gambling Notice

In compliance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) and implementing regulations (Regulation GG) issued by the Board of Governors of the Federal Reserve System and the United States Department of Treasury, you are prohibited from using the Edge Card and Edge Connect for unlawful Internet gambling and other restricted transactions.

"Unlawful Internet gambling" is defined in UIGEA as placing, receiving, or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.

"Restricted transactions" are defined in Regulation GG to be transactions in which funds are knowingly accepted by gambling businesses in connection with participation by others in unlawful Internet gambling. You are prohibited from using the Edge Card or Edge Connect for restricted transactions. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, debit card or credit card transactions, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling. Internet gambling will generally be considered to be unlawful unless verifiable authorization is obtained by an appropriate State or Tribal authority.

P. Errors, Disputes and Unauthorized Transfers

Errors

Please notify Edge Markets immediately regarding any processing errors you discover to support@edgemarkets.io.

When you contact us, please include:

- Your name and Account information
- A description of the error or transaction and why you believe it is an error or why you need more information
- The dollar amount of the suspected error.

Your failure to notify us of a processing error within sixty (60) days of when it first appears on your electronic transaction history will be deemed a waiver of any right to amounts owed to you.

We will generally attempt to fix any processing errors that we discover. If the error resulted in your payment of an amount larger than what you authorize, we will transfer the difference to your linked bank account. If the error resulted in your payment of an amount less than what is required to satisfy your account, we will debit the extra funds from your linked bank account.

Disputes

You agree to comply with the payment dispute resolution procedure described below for any payments made using the Edge Card or Edge Connect. If you're unable to resolve a transaction related issue directly with a merchant, please notify us as soon as possible. This is our process for resolving disputes.

- Contact support@edgemarkets.io directly to open a dispute case within sixty (60) days of the date of the transaction in question. Your notice must include the following information:
- Your name, and Edge Account email address
- The Edge Card you're referring to
- Why you believe there is an Unauthorized Transaction or Other Error, and the dollar amount involved
- Approximately when the Unauthorized Transaction or Other Error took place
- Respond to our requests for other information.

Depending on your claim (item not received or refund not received), we may ask you to wait 10 business days from the transaction date to proceed with the payment dispute. We may require you to provide receipts, third party evaluations, police reports or other documents depending on the situation. You must respond to these requests in a timely manner as requested in our correspondence with you.

Edge Markets, Issuer and/or Partner banks will make a final decision on your claim, in our sole discretion, based on the coverage and eligibility requirements set forth above, any additional information provided during the online payment dispute resolution process or any other information Edge Markets deems relevant and appropriate under the circumstances.

Edge Markets will tell you the results within three (3) business days after completing the investigation. If Edge Markets decides that there was no error, Edge Markets will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting Edge Markets at support@edgemarkets.io.

If the Issuer and/or Partner Bank returns funds to you in response to your claim that the transfer of funds was unauthorized, and Edge Markets determines that the transfer was in fact authorized by you, and you have already

used those funds Edge Markets reserves the right to attempt to collect the funds from you. We may also terminate your access to additional Services.

Your Liability for Unauthorized Transfers

If you believe your Edge Card has been compromised or you believe a transaction has been made without your permission using information from your Edge Card, or your Account or you believe your Account credentials have been used without your permission tell us AT ONCE, and FREEZE the relevant card(s) via the “Your Cards section in the Website. Reporting your Edge Card stolen, and any unauthorized or unexpected activity to support@edgemarkets.io as soon as possible is the best way of keeping your possible losses down.

We may suspend or cancel your Edge Card and corresponding EDGE Markets Account in the event of excessive reports of Edge Card loss or theft. You agree that any unauthorized use does not include use by a person to whom you have given authority to use the Edge Card or PIN and that you will be liable for all such uses by such person. For example, if you have given your Card or Card information or login information to another person to use, such as a friend or relative, you are responsible for that person’s transactions with your Edge Card or through Edge Connect, and if you have given your Edge Card or Edge Connect information to a merchant for a transaction, you have given authority to that merchant to debit the Edge Card for that transaction.

Under VISA Rules, you will not be liable for any unauthorized transactions using your Edge Card if you can demonstrate that you have exercised reasonable care in safeguarding your Edge Card from risk of loss or theft. You must notify us within **two (2) days** after the electronic statement was made available to you showing unauthorized transaction(s) in order to take advantage of any such limited liability provisions.

Also, if you become aware of and/or your periodic statement shows transactions you did not make, notify us at once following the procedures stated in the Section of this Agreement titled “Disputes”. If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods. If the Edge Card or Edge Connect has been stolen and/or compromised, the Edge Card and Edge Connect will be blocked to keep losses down. You agree to cooperate reasonably with us and the Issuer in our attempts to recover funds from, and to assist in the prosecution of, any unauthorized users of your Edge Card.

Q. Our Rights Regarding the Services

Investigations, Account Suspensions and Termination

EDGE Markets, Issuer and Partner banks reserve the right to investigate your use of the Service for compliance with this Agreement, and in order to comply with law, regulation, legal process, or government request. We may refuse to process any transaction that we believe violates the terms of this Agreement and any other agreements with Edge Markets or any applicable network rule or law. Use of the Edge Card or Edge Connect after notice of cancellation is fraudulent and will subject You or any user of the Card or Connect to legal proceedings.

The Edge Card is the property of the Issuer and must be surrendered upon demand. The Edge Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice. If we suspect you of violating any applicable Terms of Service, network rule or law, Edge Markets or Issuer may suspend or terminate your ability to access the Services under any or all of your accounts. Edge Markets reserves the right to determine whether or not you have access to these services.

R. Arbitration

ANY DISPUTE, CONTROVERSY OR CLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT, OR THE BREACH, TERMINATION OR INVALIDITY THEREOF, SHALL BE SETTLED BY ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH IN THIS ARBITRATION SECTION.

Agreement to Arbitrate Process.

You agree to this Jury Trial Waiver and Arbitration Agreement ("Arbitration Agreement"), unless you opt out by the process described below. Any dispute, claim, or controversy arising out of or relating in any way to Rewards, Promotional Credits, or the Program shall be resolved exclusively under and subject to the Arbitration provision of this Agreement. The Arbitration Agreement is in question-and-answer form to make it easier to understand. Even so, this Arbitration Agreement is part of this Agreement and is legally binding.

What is arbitration?	An alternative to court.	In arbitration, a third party ("TPA") solves Disputes in a hearing ("hearing"). You, related third parties, and we, waive the right to go to court. Such "parties" forgo jury trials.
Is it different from court and jury trials?	Yes.	The hearing is private and less formal than court. TPAs may limit pre-hearing fact finding, called "discovery." The decision is final. Courts rarely overturn TPAs.
Who does the Clause cover?	You, Us, and Others.	This Clause governs the parties, and their heirs, successors, assigns, and third parties related to the transaction.
Which Disputes are covered?	All Disputes.	In this Clause, the word "Disputes" has the broadest possible meaning. This Clause governs all "Disputes" involving those covered. This includes all claims even indirectly related to your application and agreements with us. This includes claims related to information you previously gave us. It includes all past agreements. It includes extensions, renewals, refinancings, correction notices, statements, or payment plans. It includes claims related to collections, privacy, and customer information. It includes claims related to setting aside this Clause. Unless prohibited by law, it includes claims about the Clause's validity and scope. It includes claims about whether to arbitrate.
Are you waiving rights?	Yes.	You <u>w</u> ai <u>v</u> e your rights to: <ol style="list-style-type: none"> 1. Have juries solve Disputes. 2. Have courts, other than small-claims courts, solve Disputes. 3. Serve as a private attorney general or in a representative capacity (to the extent such waiver is allowed by applicable law). 4. Be in a class action.

Are you waiving class action rights?	Yes.	COURTS AND TPAS <u>WON'T ALLOW CLASS ACTIONS</u> . You <u>waive</u> your rights to be in a <u>class action</u> , as a representative and a member. Only individual arbitration, or small-claims courts, will solve Disputes. You waive your right to have representative claims. The parties do not agree to class arbitration. Unless reversed on appeal, if a court invalidates the class-action waiver, then the agreement to arbitrate will be void. If so, only a judge, and not a jury, will resolve the dispute.
What law applies?	The Federal Arbitration Act ("FAA").	This transaction involves interstate commerce. Thus, the FAA governs. If a court finds the FAA doesn't apply, and the finding can't be appealed, then your state's law governs. The TPA must apply substantive law consistent with the FAA. The TPA must follow statutes of limitation and privilege claims.
Can the parties try to solve Disputes first?	Yes.	You and we agree to try to solve Disputes pursuant to this paragraph before litigating or arbitrating. Before taking legal action, you agree to email us at support@edgemarkets.io . If this doesn't solve the Dispute, you agree to mail us written notice, within 100 days of the Dispute date. In your notice, tell us the details and how you want to solve it ("Dispute Notice"). We will try to solve the Dispute and provide a written offer ("Settlement Offer"). We agree to toll any applicable statute of limitations for 30 days after you provide the Dispute Notice. If we make a Settlement Offer, you can reject it and arbitrate. If we don't solve the Dispute, either party may start arbitration. To start arbitration, contact an TPA or arbitration group listed below. No party will disclose settlement proposals to the TPA during arbitration.
How should you contact us?	By mail.	Send mail to our Notice Address provided at the top of the Agreement. You can call us or use certified mail to confirm receipt.
Can small-claims court solve some Disputes?	Yes.	Each party has the right to arbitrate, or to go to small-claims court if the small-claims court has the power to hear the Dispute. Arbitration will solve all Disputes that the small-claims court does not have the power to hear. If there is an appeal from small-claims court, or if a Dispute changes so that the small-claims court loses the power to hear it, then the Dispute will only be heard by an TPA.
Do other options exist?	Yes.	Both parties may use lawful self-help remedies. This includes set-off or repossession and sale of any collateral. Both parties may seek remedies which don't claim money damages. This includes pre-judgment seizure, injunctions, or equitable relief.
Will this Clause continue to govern?	Yes, unless otherwise agreed.	The Clause stays effective, unless the parties sign an agreement stating it doesn't. The Clause governs if you rescind the transaction. It governs if you default, renew, prepay, or pay. It governs if your contract is discharged through bankruptcy. The Clause remains effective, despite a transaction's termination, amendment, expiration, or performance.

<p>What happens if a part of this Clause cannot be enforced?</p>	<p>It depends.</p>	<p>If any portion of this Clause cannot be enforced, the rest of the Clause will continue to apply, except that (A) this Clause (except for this sentence) will be void if a court rules that the TPA can decide a Dispute on a class basis and the court’s ruling is not reversed on appeal, and (B) if a claim is brought seeking public injunctive relief and a court determines that the restrictions in this Clause prohibiting you from serving as a private attorney general or in a representative capacity and the TPA from awarding relief on behalf of third parties are unenforceable with respect to such claim (and that determination becomes final after all appeals have been exhausted), then the claim for public injunctive relief will be determined in court and any individual claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will class claims or claims for public injunctive relief be arbitrated.</p>
-------------------------------------------------------------------------	---------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<p>How does arbitration start?</p>	<p>Mailing a notice after the Dispute Notice Process.</p>	<p>After following the Dispute Notice process, Either party may mail the other a request to arbitrate, even if a lawsuit has been filed. The notice should describe the Dispute and relief sought. The receiving party must mail a response within 20 days. If you mail the demand, you may choose the arbitration group. Or, your demand may state that you want the parties to choose a local TPA. If related third parties or we mail the demand, you must respond in 20 days. Your response must choose an arbitration group or propose a local TPA. If it doesn’t, we may choose the group.</p>
<p>Who arbitrates?</p>	<p>AAA, JAMS, or an agreed TPA.</p>	<p>You may select the American Arbitration Association (“AAA”) (1-800-778-7879) http://www.adr.org or JAMS (1-800-352-5267) http://www.jamsadr.com. The parties may also agree in writing to a local attorney, retired judge, or TPA in good standing with an arbitration group. The TPA must arbitrate under AAA or JAMS consumer rules. You may get a copy of these rules from such group. Any rules that conflict with any of our agreements with you, don’t apply. If these options aren’t available, and the parties can’t agree on another, a court may choose the group. The parties will then obtain an TPA under such group’s rules. Such TPA must enforce your agreements with us, as they are written.</p>
<p>Will the hearing be held nearby?</p>	<p>Yes.</p>	<p>The TPA will order the hearing within 10 miles of your home or where the transaction occurred.</p>
<p>What about appeals?</p>	<p>Appeals are limited.</p>	<p>The TPA’s decision will be final. A party may file the TPA’s award with the proper court. A party may appeal under the FAA, but arbitrators’ decisions are rarely overturned. Unless otherwise ordered by a court or arbitrator, the appealing party will bear appeal costs, despite the outcome.</p>

Arbitration Fees and Awards.

<p>Will we advance Arbitration Fees?</p>	<p>Yes, if you meet our requirements, but you may pay</p>	<p>Subject to applicable arbitration association rules, we will advance some of your “Arbitration Fees” if (1) you ask us to in writing, (2) you have paid a portion of the Arbitration Fees equal to the fee required to file a lawsuit in</p>
-------------------------------------------------	------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	costs.	state court, and (3) either we have provided you a written Settlement Offer or 30 days have passed since you gave us the Dispute Notice. "Arbitration Fees" includes filing, administrative, hearing, and the TPA's fees. You pay your attorney fees and other expenses. The amount we will advance is equal to the amount by which the Arbitration Fees exceed the fee required to file a lawsuit in state court.
Are damages and attorney fees possible?	Yes, if Allowed by law.	The TPA may award the same damages as a court. TPAs may award reasonable attorney fees, and expenses, if allowed by law.
Will you pay Arbitration Fees if you win?	No.	If the TPA awards you funds, you don't reimburse us the Arbitration Fees.
Will you ever pay Arbitration Fees?	Yes	If the TPA doesn't award you funds, then you must repay the Arbitration Fees. If you must pay Arbitration Fees, the amount won't exceed the amount you would be required to pay for state court costs.
Can an award be explained?	Yes.	A party may request details from the TPA, within 14 days of the ruling. Upon such request, the TPA will explain the ruling in writing.
Other Options.		
If you don't want to arbitrate, can you still get a transaction?	Yes. You can get our services and decide not to arbitrate.	Consider these choices: 1. Informal Dispute Resolution. Contact us, and attempt to settle. 2. Small-claims Court. Seek to solve Disputes in small-claims court, within state law limits. 3. Opt-Out of Arbitration. Sign and then timely opt-out as provided below.
Can you opt out of the Clause?	Yes. Within 60 days.	Write us within 60 calendar days of signing your agreement to opt-out of the Clause for that agreement. List your name, address, account number and date. List that you "opt out." If you opt out, it will only apply to that agreement. Address: 2810 N Church St PMB 90957 Wilmington, Delaware 19802-4447

S. Other Terms

Updating Your Information

You agree that Edge Markets is not responsible for any delay or failure in your receipt of any Disclosure, text message, or email notice that is not caused by Edge Markets failure to send such a Disclosure or notice to the phone number or email address you have provided to us. We will not assume liability for non-receipt of notification of availability of electronic Documents in the event your mobile number, email address or other contact information on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, mobile device, browser, Internet service, mobile connectivity and/or software; or for other reasons beyond our control.

Enforceability and Governing Law

The failure of Edge Markets to exercise or enforce any right or provision of the terms in this Agreement does not constitute a waiver of such right or provision. These Terms of Service constitute the entire agreement between you and Edge Markets with regard to your use of the Services and any previous Terms of Service that may exist between you and Edge Markets is hereby superseded. This Agreement cannot be changed or modified by you except as posted on the Services by Edge Markets. Except as provided in (Arbitration), if any provision of this Agreement is held to be unenforceable, the unenforceable term or provision shall be replaced by an enforceable term or provision that comes closest to the intention underlying the unenforceable term or provision and the remaining provisions shall be enforced. Except as provided in (Arbitration) the laws of the State of Delaware govern your access to, and use of, the Services and the terms of this Agreement.

Intellectual Property

All content, design, graphics, compilation, magnetic translation, digital conversion and other matters to the Services are protected under applicable copyrights, trademarks and other proprietary rights (including but not limited to intellectual property rights) and owned by Edge Markets. The copying, redistribution, use or publication by you of any part of the Services, unless expressly permitted in this Agreement, is strictly prohibited. Use of the Services does not give you ownership of any intellectual property rights in any of the content, documents or other materials you access. The posting of information or materials on the Services does not constitute a waiver of any right in such information and materials.

Confidentiality

You acknowledge and agree that the Issuer and Edge Markets may, subject to applicable law, share information regarding you, your Edge Card, your Account, your Edge Card request and Edge Card and Edge Connect transaction activity as necessary to provide customer service, service the Edge Card, Edge Connect or your Account, investigate and act on the Edge Card or your Account and/or your Edge Card or Account-related claims and as necessary to comply with applicable law. Information about the Edge Card, your Account, or the transactions you make with any of them may be disclosed to third parties:

- Where it is necessary for completing transactions;
- In order to verify the existence and condition of the Edge Card for a third party, such as a merchant;
- In order to comply with government agency, court order, or other legal, regulatory or administrative reporting requirements;
- In order to prevent, investigate or report possible illegal activity;
- In order to issue authorizations for transactions on the Edge Card or Edge Connect;
- If you consent by giving us your written permission;
- To service providers who help us administer and provide the Edge Card, Edge Connect, and related Services;
- To our employees, auditors, affiliates, service providers, or attorneys as needed;
- As permitted by applicable law;
- As necessary to fulfill our obligations under this Agreement; or
- As set forth in the Edge Markets Privacy Policy and Issuer Privacy Policy.

DISCLAIMER OF WARRANTY

EDGE MARKETS AND ISSUER MAKE NO COMMITMENTS OR WARRANTIES ABOUT (I) THE CONTENT, RELIABILITY, OR AVAILABILITY OF THE SERVICES OR FOR ANY BREACH OF SECURITY ASSOCIATED WITH THE TRANSMISSION OF SENSITIVE INFORMATION THROUGH THE SERVICES OR (II) THE ACCURACY, RELIABILITY OR COMPLETENESS OF THE CONTENT ON THE WEBSITE, OR SERVICES. EDGE MARKETS AND ISSUER DISCLAIM, WITHOUT LIMITATION, ANY WARRANTY OF ANY KIND WITH RESPECT TO THE SERVICES. EDGE MARKETS AND ISSUER SHALL NOT BE RESPONSIBLE

FOR ANY SERVICE INTERRUPTIONS, INCLUDING, BUT NOT LIMITED TO, SYSTEM FAILURES OR OTHER INTERRUPTIONS THAT MAY AFFECT THE RECEIPT, PROCESSING, ACCEPTANCE, COMPLETION OR SETTLEMENT OF PAYMENT TRANSACTIONS OR THE SERVICES.

Survival

The provisions related to indemnification, limitation of liability, arbitration, and any other provisions necessary to give effect to a party's rights shall survive the termination of the Agreement; the bankruptcy of any party, any transfer, sale, or assignment of the Edge Card; or expiration of the Edge Card.

Statute of Limitations

You and Edge Markets both agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Services, Terms of Service or Privacy Policy must be filed within ONE (1) YEAR after such claim or cause of action arose or be forever barred.

No Third-Party Beneficiaries

This Agreement is between you and Edge Markets. No user has any rights to force Edge Markets to enforce any rights it may have against you or any other user.

T. Miscellaneous

Assignment: To the extent permitted by applicable law, we may assign this Agreement without obtaining your consent. You may not assign or transfer your Edge Card, or this Agreement without our prior written consent.

Severability: This Agreement will be enforced to the fullest extent permitted under applicable law. If any provision of the Agreement is found to be invalid or unenforceable by a court of competent jurisdiction, the provision will be modified by the court and interpreted so as best to accomplish the objectives of the original provision to the fullest extent permitted by law, and the remaining provisions of the Agreement will remain in effect. Neither the Issuer or Edge Markets will waive its rights by delaying or failing to exercise them at any time. This Agreement will be governed by the law of the State of Delaware except to the extent governed by federal law.

Language: This Agreement was drafted in English. In the event that this agreement, or any part thereof, is translated to a language other than English, the English-language version shall control in the event of a conflict.

Section Headings: Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

Cancellation: The Issuer or Edge Markets may cancel or suspend the Edge Card, Edge Connect, or this Agreement at any time. You may cancel this Agreement by contacting support@edgemarkets.io. Your termination of this Agreement will not affect any of the Issuer's or Edge Markets' rights or your obligations arising under this Agreement prior to termination. In the event your Edge Card is cancelled, closed, or terminated for any reason, any remaining available funds associated with the Card would revert to your Funding Account.

Entire Agreement: This Agreement comprises the entire agreement between you and Edge Markets with respect to the above subject matter and supersedes and merges all prior proposals, understandings, and contemporaneous communications. The Dynamic Rewards Program – Supplemental Terms are hereby incorporated by reference and form an integral and enforceable part of this Agreement.

U. Promotional Offers and Limited-Time Campaigns

From time to time, Edge Markets may offer promotional programs or limited-time incentives to qualifying users. These offers are subject to the terms set forth herein and any additional terms disclosed in marketing materials, platform communications, or official correspondence. All promotional offers are provided at the sole discretion of Edge Markets and may be modified, revoked, or terminated at any time without notice.

1. Deposit Match Offer: \$25 -\$500 Promotional Tiers

This promotional offer is available for a limited time and will remain in effect until terminated by Edge.

This promotion is available only through certain authorized affiliate partners, and the deposit match amount presented to the user may vary depending on the affiliate through which the user accessed Edge Markets.

New users only. A qualifying deposit must be confirmed by Edge Markets' sponsor bank before any promotional benefit is issued. Promotional funds or benefits will be credited on the next business day following confirmation.

Promotional match funds are non-withdrawable, have no cash value, and may only be used to deposit into legal U.S.-based betting sites or tournament platforms approved by Edge Markets.

This promotion is limited to one (1) use per individual, household, device, funding method, and IP address.

To qualify for the promotion, a user must:

1. Register a new Edge Card account;
2. Successfully complete identity verification; and
3. Initiate **one (1) single deposit in the exact amount of the deposit match offer presented through the applicable affiliate promotion.**

The qualifying deposit must be made in a single transaction and must exactly match the promotional deposit amount presented to the user.

Deposits that:

- exceed or fall below the promotional amount,
- are made across multiple transactions, or
- are otherwise inconsistent with the promotional amount displayed,

will not qualify for a promotional match.

Upon confirmation of the qualifying deposit by Edge Markets' sponsor bank, Edge Markets will credit a promotional match **equal to the qualifying deposit amount** to the user's Account on the next business day.

Promotional match funds:

- are **non-withdrawable**
- are **non-transferable**
- have **no cash value**

- may only be used to deposit into **legal U.S.-based betting sites approved by Edge Markets**

Promotional funds must be used within **sixty (60) calendar days** from issuance or they will automatically expire.

Edge Markets reserves the right to modify, suspend, or revoke the offer at any time, including in cases of suspected abuse, fraud, or circumvention of terms. By participating, users agree to these terms, the Edge Markets Cardholder Agreement,

Additional Terms Regarding Your Edge Card Benefits

These Additional Terms Regarding your Edge Card Benefits (the “Additional Terms”) state the terms and conditions governing the Additional Terms provided to you and other benefits as Edge Market may make available to you from time to time. The Terms of Service and Cardholder Agreement governs your use of your Edge Card and Edge Connect. These programs are offered and administered by Edge Markets. The initial use, signing, or other acceptance of the Edge Card by you, constitutes your acceptance of these Additional Terms.

1. Acceptance

The provisions of these Additional Terms are effective immediately upon being approved for a DDA.

2. Qualify Spend Categories

Only Qualifying Spend Categories are eligible for the Rewards Program. All other MCC Categories or other transaction types do not qualify.

3. REWARDS PROGRAM PROVIDED BY EDGE MARKETS

At Our discretion, Edge Markets may offer Rewards to You from time to time, subject to applicable eligibility conditions. If applicable, Rewards are subject to these Additional Terms (except as otherwise expressly provided in supplemental terms) as well as any supplemental terms that Edge Market may provide You in connection with such Rewards.

5. Re-Opt-In Language

YOUR CONTINUED USE OF THE SERVICES (INCLUDING YOUR CARD OR CONNECT) AFTER THE EFFECTIVE DATE OF ANY REVISED VERSION OF THIS CARDHOLDER AGREEMENT & TERMS OF SERVICE CONSTITUTES YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THE REVISED TERMS, INCLUDING THE DYNAMIC REWARDS PROGRAM DESCRIBED HEREIN. IF YOU DO NOT ACCEPT THE REVISED TERMS, YOU MAY CLOSE YOUR ACCOUNT IN ACCORDANCE WITH SECTION T.

6. OTHER TERMS

Potential Tax Liability. Rewards may be reported to the IRS as taxable income, and Deposit Balance Bonuses may also be reported to the IRS and applicable state tax authorities as taxable income. You are solely responsible for any tax liability related to any Rewards, Deposit Balance Bonuses, or participation in any Rewards Program or Promotional Credit Program. Edge Markets may issue IRS Form 1099-MISC or other information returns as required

by law. Please consult your tax advisor regarding your individual circumstances. Edge Markets, and Our respective affiliates, directors, officers, employees, agents, or contractors make no representations or warranties concerning Rewards, Deposit Balance Bonuses, or related programs, either express or implied, including those of merchantability, fitness for intended use, or a particular purpose, or otherwise arising by law, custom, usage, trade practice, course of dealing, or course of performance. You release Edge Markets, and their respective affiliates, directors, officers, employees, agents, and contractors from liability for all activity in connection with the Rewards, Deposit Balance Bonuses, Rewards Programs, and these Additional Terms, including but not limited to any use of the programs or Rewards.

Closing Your Account. If You or Cross River Bank close Your Account for any reason, any unredeemed Rewards will be forfeited.

Changes to these Additional Terms. Edge Market may modify these Additional Terms, including eligibility, limitations, restrictions, or canceling Rewards Programs, at any time, provided that Edge Market will notify You of any change when required by applicable law.

Except as otherwise expressly stated, Edge Market will give You thirty (30) days' written notice if We make any of the following changes:

- A change that negatively affects the rewards You can accrue;
- A change that negatively affects when You redeem Your rewards; or
- Edge Market cancels Rewards.

Notices. We may provide notices to you by posting them in your Edge Account or by emailing the address associated with your Edge Account, and you agree to review your Edge Account and email regularly for such notices.