

GRANT CASH ADVANCE CUSTOMER AGREEMENT

Last Updated: Feb. 20, 2026

Grant Money offers access to certain forms of your already earned income, such as earned wages, before that income is deposited into an eligible bank account (the “Advance”). This Grant Cash Advance Customer Agreement (the “Agreement”) governs Advance services that Grant Money may provide to you. The other Agreements governing your use of the Grant Cash Advance (the “App”) and services provided by Grant Money are incorporated into this Agreement and apply to the Advance. Terms defined in other Agreements will have the same meaning in this Agreement. If there is a conflict between the terms in this Agreement and the terms in other Agreements, this Agreement will control.

1. Requirements for Advance Service

To request an Advance, you must have a valid debit card linked to a bank account at a bank located in the United States, and your debit card and linked bank account must be linked to your Grant Money account through the App. You must be physically present in the United States when requesting and receiving an Advance. You must have earned income that is due to you for which you have not received payment from anyone else. You must be at least 18 years of age and must not be prohibited by applicable law or Grant Money from requesting or receiving an Advance.

2. Advance Service

You may request an Advance from Grant Money through the App as long as you do not have an outstanding Advance that is unpaid. If you have an outstanding unpaid Advance or other unpaid charges from Grant Money and request an additional Advance, we will deny your request. Grant Money, in its sole discretion, will determine whether to offer you an Advance amount in response to your request. If we offer you an Advance amount, you may choose to receive an Advance in an amount equal to or less than our offer by selecting the Advance amount and your preferred delivery method. The minimum Advance amount you may select is \$25.

3. Receipt of Advance and Optional Expedited Delivery Fee

If you select an Advance amount we offer to you, we will electronically transfer the amount of the Advance to the bank account that you linked to your Grant Money account. When you select the amount of your Advance you have the option to select regular delivery without a delivery fee or expedited delivery for the delivery fee disclosed to you (the “Expedited Delivery Fee”). The Expedited Delivery Fee may range from \$2.00 to \$25.00, depending on the amount of your selected Advance and is charged when the Advance is transferred to your bank account and will be repaid when the Advance is repaid. We do not guarantee when the transfer of your Advance

will be received and credited to your linked bank account. Advances transferred using regular delivery are typically received within three (3) business days. If you choose to expedite the transfer of your Advance by choosing expedited delivery and agreeing to the Expedited Delivery Fee, transfers using expedited delivery are typically received within an hour, and often, faster.

3. When You Will be Charged for Advance Repayment

Grant Money will debit the bank account linked to your Grant Money account for repayment of the amount of the Advance and Expedited Delivery Fee, if any, any time after the later of: (a) the due-date displayed to you through the App when you selected the Advance; or (b) any time Grant Money becomes aware of a positive cash inflow into the bank account linked to your Grant Money account (each a “Preauthorized ACH Repayment” authorized by the [Consumer ACH Authorization and Agreement](#)) even if the funds available in your linked bank account are insufficient to repay the outstanding Advance and Expedited Delivery Fee in full. Grant Money will monitor your bank account balance and attempt to debit funds to repay the Advance and any Expedited Fee amount when your bank account has sufficient funds to cover the amount of the debit, but Grant Money is not responsible for any overdraft fees, over-the-limit fees, insufficient fund charges (including finance charges, late fees, or similar charges), or other fees or charges that result from debiting your account to repay an Advance and Expedited Delivery Fee.

4. What Occurs In the Event You Fail to Repay the Advance

You have no obligation to repay the Advance or Expedited Delivery Fee. Grant Money has no legal or contractual claim or remedy against you based on your failure to repay an Advance or Expedited Delivery Fee, but you may not request another Advance and we will not grant an additional Advance until your outstanding unpaid Advance and Expedited Delivery Fee are paid in full. If you fail to repay an Advance or Expedited Delivery Fee, Grant Money will not engage in any debt collection activities, place the unpaid amount of the Advance and Expedited Delivery Fee with or sell the unpaid amount to a third party for the purpose of debt collection activities, or report you to a consumer reporting agency. We may send you an email, text or SMS message reminding you of an upcoming payment, but such email, text or SMS message is not and should not be construed as a demand for payment.

Grant Money does not waive its rights to recover funds obtained by fraud or otherwise take actions in response to fraudulent activity, and we will pursue instances of fraud as allowed by law.