

GRANT PLUS CUSTOMER AGREEMENT

Last Updated: Feb. 20, 2026

Grant Money offers access to additional features in the Grant Cash Advance App through a paid monthly subscription to Grant Plus. The Grant Plus subscription offers spending insights, budgeting tools, and overdraft and low balance alerts for the deposit account linked to your Grant Money account. **Subscription to Grant Plus is not required to request or receive an Advance.**

The other Agreements governing your use of the App and services provided by Grant Money are incorporated into this Agreement and apply to your Grant Plus subscription as applicable. 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. Subscribing to Grant Plus

The services and products currently available through Grant Plus are outlined in the App. Services and products offered through Grant Plus are subject to change at any time without notice to you.

You can subscribe to Grant Plus through the App. When you subscribe, you agree to pay the monthly fee listed in the App and at <https://www.grantcash.com/pricing> (the “Fee”) via the bank account or a debit card linked to your Grant Money account (each a “Payment Method”). The Fee will be charged and debited from your bank account using your Payment Method on a monthly basis, starting on the date that you subscribe to Grant Plus, and repeating on the same day of each month until you or we cancel your Grant Plus subscription. If your payment date falls on a day not in the current month, your Payment Method will be charged on the last day of the month. For example, if your payment date is the 31st day of the month but the month only has 30 days, your Payment Method will be charged on the 30th day of that month. If the Fee is not paid by the debit we make to your bank account using your Payment Method, including due to insufficient funds in your bank account, Grant Money will continue to attempt to debit your account using your Payment Method for the Fee amount owed for up to 28 business days.

While Grant Money monitors your account balance and endeavors to ensure sufficient funds before making debits, we cannot guarantee that our debits or debit attempts will not overdraft your bank account or otherwise result in fees from your bank. To avoid potential overdraft or other charges from your bank, make sure the bank account linked to your Payment Method has sufficient funds on your payment date to cover the Fee.

2. Fee Changes

Grant Money will notify you of any increase or decrease in the Fee. An increase in the Fee will be effective for your account starting in the next calendar month that begins at least 30 days after Grant Money sends or posts such notice of the fee increase. A reduction in the Fee will be effective for your account starting in the next calendar month following its reduction.

3. Subscription Cancellation

You may cancel your Grant Plus subscription at any time by emailing support@grantcash.com and notifying us of your intent to cancel. In order to avoid being charged the Fee for the next month's subscription, you must cancel your subscription at least three (3) days before your next Fee payment date. If you cancel your subscription within three (3) days of your next Fee payment date your subscription will remain in effect for the next month and will cancel the following month. If you cancel your subscription during the month for which your Fee was charged, your subscription will remain active until the end of that monthly subscription period.

4. Credit and Debit Authorization For Fee

If you subscribe to Grant Plus, you authorize Grant Money to electronically debit your Payment Method for the Fee amount each month. You also authorize Grant Money to electronically debit and credit your Payment Method to correct payment errors. You warrant to Grant Money that you have the right to authorize us to debit or credit the bank account linked to your Grant Money account using your Payment Method.

You acknowledge that, as applicable, the electronic authorization contained in this Section represents your written authorization for the Grant Money to make the electronic transfers described in this section, including debits and credits, and that this authorization will remain in full force and effect until you notify Grant Money that you wish to revoke it by emailing support@grantcash.com. You acknowledge and agree that debits may not be able to be canceled if they are made less than three (3) business days prior to a scheduled debit and you further agree that if you wish to prevent a scheduled debit from occurring, you will cancel your authorization by emailing support@grantcash.com at least three (3) business days before the date on which the debit is scheduled to occur. If we do not receive notice at least three (3) business days before the scheduled debit date, we may attempt, in our sole discretion, to cancel the transaction. However, we assume no responsibility for our failure to do so.

When you contact us, please include the name and telephone number associated with your account. Failure to provide correct and complete information may make it impossible for Grant

Money to cancel or prevent the pre-authorized debit. Revoking your written authorization for electronic transfers will not cancel or reverse payments initiated prior to the receipt of your revocation notice.

If any of the information relied upon in your request to stop payment is incorrect or incomplete, you agree to hold Grant Money harmless from and against losses resulting from the revocation of your authorization for electronic transfers. Note that canceling your Grant Plus subscription or revoking your written authorization for Grant Money to debit your account for the Fee does not terminate or otherwise impact your authorization for us to debit your bank account for the amount of your Advance or Expedited Delivery Fee.