SCHEDULE C — CARD PROGRAM

This Schedule C forms part of the Travel Code Master Platform Agreement and applies when the Customer activates the Travel Code Card Program. Capitalized terms not defined here have the meaning given in the Master Agreement.

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1. WHAT TRAVEL CODE IS AND IS NOT

1.1 Travel Code is not a bank. Travel Code is a financial technology company. Travel Code is not a bank, is not a money transmitter, and does not issue payment cards, extend credit, take deposits, or hold, receive, control, or have access to Customer funds.

1.2 Who does what.

- **Cards are issued by Coastal Community Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc.** (the "**Issuing Bank**").
- **Pliant Payments, Inc.** ("**Pliant**") acts as program manager and provides the card management technology.
- **Travel Code provides a technical interface** through which the Customer applies for and administers cards issued by the Issuing Bank, together with travel and expense software.

1.3 The Platform is an interface. The Customer acknowledges that:

(a) accounts and cards may also be accessed and managed directly through Pliant's systems, including the Pliant application; (b) the Travel Code Platform is solely a technical interface; and (c) **the Issuing Bank is the entity responsible for account issuance, safeguarding of funds, and transaction processing.**

1.4 No agency. Travel Code does not act as an agent, service provider, distributor, or representative of Pliant or the Issuing Bank with respect to any regulated financial service, and does not provide any regulated financial service on their behalf.

1.5 No deposit insurance of Travel Code. Travel Code is not an FDIC-insured institution. FDIC insurance, where applicable, applies to funds held at the Issuing Bank subject to the Issuing Bank's terms and applicable law, and does not protect against the insolvency of Travel Code or of Pliant.

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2. AGREEMENTS THE CUSTOMER MUST ENTER INTO

2.1 Third-Party Financial Agreements. To use the Card Program, the Customer must separately accept, directly with the relevant counterparty:

(a) the Pliant Platform General Terms and Conditions; (b) the Pliant Payments Agreement; (c) the

Pliant Payment Card Agreement; (d) the Pliant Privacy Policy; and (e) any cardholder or account agreement required by the Issuing Bank.

These are the "**Card Agreements**". Travel Code is not a party to the Card Agreements.

2.2 Precedence. With respect to card issuance, extension of credit, credit limits, custody and safeguarding of funds, settlement, transaction authorization and processing, chargebacks, and account closure, **the Card Agreements control and this Schedule is subordinate**. Nothing in this Schedule creates any obligation of Travel Code with respect to those matters, and nothing in this Schedule should be read as a representation by Travel Code about them.

2.3 Different governing law. The Card Agreements are governed by their own law and dispute resolution terms, which differ from the Florida law and Miami-Dade arbitration provisions of the Master Agreement. The Customer should review them.

2.4 Termination of the Card Agreements. If any Card Agreement terminates or the Issuing Bank or Pliant closes the Customer's account, the Card Program under this Schedule terminates automatically. This does not affect Schedule A or Schedule B.

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3. ELIGIBILITY

3.1 The Card Program is available only to a Customer that:

(a) is a business entity organized in the United States (corporation, limited liability company, limited liability partnership, or similar); (b) has its principal place of business in the United States; (c) will use cards solely for commercial purposes; and (d) does not operate in the weapons, gambling, or adult entertainment industries.

3.2 Consumers, individuals, and sole proprietors acting in a personal capacity are not eligible. Entities organized outside the United States are not eligible.

3.3 The Card Program is available on the plans published at travel-code.com/pricing. Net-60 settlement terms and TC Cash are available on the Scale plan only.

3.4 Commercial character; consumer protections. The Customer acknowledges that the accounts and cards made available under the Card Program are **commercial in nature and are provided solely for business purposes**, and that consumer financial protections — including those available to consumers under federal and state law in respect of electronic fund transfers, consumer credit, and consumer payment accounts — are generally not available in respect of accounts and cards of this character. The rights and obligations of the Customer in respect of the accounts and cards are those set out in the Card Agreements and in applicable law.

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4. APPLICATION, UNDERWRITING AND LIMITS

4.1 Application. The Customer applies for the Card Program through the Platform. Travel Code transmits the application and supporting information to Pliant and the Issuing Bank.

4.2 Approval is not Travel Code's decision. Whether to open an account, issue cards, or

extend credit is determined **solely by Pliant and the Issuing Bank**, subject to know-your-business, anti-money-laundering, identity verification, sanctions screening, and credit and risk assessment. Travel Code has no authority to approve or decline an application and makes no representation that any application will be approved.

4.3 Credit assessment. Underwriting is conducted at the entity level. Where a consumer credit report of an individual is required, it will be obtained only with that individual's separate authorization by the party obtaining it.

4.4 Limits. Spending limits, credit limits, and settlement terms are established, adjusted, suspended, and withdrawn **by Pliant and the Issuing Bank in their discretion**, in accordance with the Card Agreements. Travel Code does not set, guarantee, or control any limit. The Platform displays limits as reported to it and Travel Code is not responsible for discrepancies.

4.5 No personal guarantee. The standard Card Program does not require a personal guarantee from any officer, director, or owner of the Customer. Any guarantee required in connection with an optional credit facility will be required by, and given to, the party extending that facility under the Card Agreements, and not to Travel Code.

4.6 Travel Code extends no credit. All credit under the Card Program — including any credit limit, any deferred settlement term, and any credit facility — is extended by the Issuing Bank or by another party under the Card Agreements. **Travel Code does not lend money, extend credit, or assume credit risk on card balances**, and receives no interest, finance charge, or late fee on them. Travel Code resells access to the Card Program as described in §1.2.

4.7 Card types. The Card Program supports **virtual cards only**, issued on a sub-BIN made available through Pliant and the Issuing Bank, and may carry Travel Code branding. Physical cards are not offered under this Schedule. Any marketing reference to physical cards is a statement of future intent and does not form part of the Agreement.

4.8 Payment of vendors by card. The Customer may use cards issued under the Card Program to pay vendors and suppliers, including by supplying card credentials to a vendor or entering them on a vendor's payment page, subject to the vendor accepting the card network. Each such payment is a card transaction authorized by the Customer or its Card User directly with the Issuing Bank under §6.3. **Travel Code does not originate, route, or execute wire transfers, ACH transfers, or any other non-card payment on the Customer's behalf under this Schedule.**

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5. CONSENT TO DATA SHARING AND API CONNECTION

5.1 Separate consent required. Before Travel Code enables any application programming interface connection, or shares any personal information, with Pliant or the Issuing Bank, the Customer must give explicit and informed consent through a **separate affirmative action** in the Platform. That consent is not bundled with, and is not given by acceptance of, the Master Agreement, this Schedule, or any other terms.

5.2 Scope of the consent. The consent covers:

(a) the transfer of API access credentials and tokens between Travel Code, Pliant, and the Issuing Bank; and (b) the display of payment card and account information within the Travel Code

Platform.

5.3 Withdrawal. The Customer may withdraw the consent at any time. Withdrawal will prevent Travel Code from providing the Card Program and will result in termination of this Schedule.

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6. USE OF CARDS

6.1 Business purpose. All transactions must be for the Customer's bona fide business purposes and not for personal, family, or household purposes.

6.2 Card Users. The Customer is solely responsible for determining which of its personnel receive cards, for the controls and limits it configures, and for all use and misuse of cards by its personnel. The Customer must maintain internal controls designed to ensure cards are used only for authorized purposes.

6.3 Authorization by the Customer, not by Travel Code. All payment transactions and card-related actions are authorized solely by the Customer or its Card Users directly with the Issuing Bank, including through any authentication method the Issuing Bank requires. **Travel Code does not initiate payment transactions on behalf of the Customer.**

6.4 Automation. Where the Customer configures automated card issuance, limit changes, or controls through the Platform (including via API or agentic features), those configurations are instructions given by the Customer and executed against Pliant's systems. **No automated feature completes a financial operation without a human confirmation gate.** The Customer is responsible for the configurations it enables.

6.5 Restricted use. Cards must not be used in breach of applicable law, the AUP, the Card Agreements, or card network rules.

6.6 Compromise. The Customer must notify Travel Code and, as required by the Card Agreements, Pliant or the Issuing Bank promptly on becoming aware of loss, theft, misuse, or unauthorized use of a card or card credentials.

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7. SETTLEMENT AND PAYMENT

7.1 Settlement terms. The Customer selects a settlement term at onboarding from those made available (which may include daily, weekly, bi-weekly, monthly, and Net-60 terms). Availability of any settlement term, and any change to it, is determined by Pliant and the Issuing Bank.

7.2 Obligation to pay. The Customer is obliged to pay all amounts charged to its cards and all associated fees **to the Issuing Bank or as directed under the Card Agreements**, in accordance with the selected settlement term. That obligation is owed under the Card Agreements, not to Travel Code.

7.3 Direct debit. Settlement is effected by debit of the Customer's linked bank account under the authorization the Customer grants in the Card Agreements. The Customer must ensure sufficient funds are available.

7.4 Late amounts. Charges outstanding beyond the selected settlement term are subject to the late payment terms of the Card Agreements, as determined by the Issuing Bank or the party extending credit. Travel Code does not set, charge, or collect interest, late fees, or default charges on card balances.

7.5 Consequences of delinquency. Delinquency under the Card Agreements may result in suspension or closure of the account by Pliant or the Issuing Bank, in loss of TC Cash under the TC Cash Program Terms, and in suspension of the Card Program under this Schedule.

7.6 Travel Code fees are separate. Subscription Fees and per-active-user Fees payable to Travel Code under the Master Agreement and the Service Order are separate from card settlement obligations and are payable to Travel Code under §5 of the Master Agreement.

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8. FOREIGN CURRENCY

8.1 Transactions in a currency other than US dollars are converted at the rate applied under the Card Agreements. A foreign exchange fee applies as set out in the Customer's plan at travel-code.com/pricing or in the Service Order.

8.2 Travel Code does not determine card network exchange rates and is not responsible for currency fluctuation between the transaction date and the settlement date.

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9. DISPUTED TRANSACTIONS

9.1 The Customer should first attempt to resolve any dispute directly with the merchant.

9.2 If unresolved, the Customer may submit a chargeback request through the Platform, which Travel Code will transmit to Pliant. Chargebacks are governed by card network rules and by the Card Agreements. Neither Travel Code, Pliant, nor the Issuing Bank guarantees that a chargeback will succeed.

9.3 Time limits for reporting disputed charges are set by the Card Agreements. The Customer is responsible for observing them.

9.4 A chargeback fee may apply as set out in the Service Order.

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10. SUPPORT

10.1 Travel Code provides first-level support to the Customer and its Card Users for the Card Program, through the Platform and by email, in accordance with the SLA.

10.2 Matters that cannot be resolved at first level are escalated by Travel Code to Pliant for second-level support. Response times for escalated matters depend on Pliant and the Issuing Bank and are outside the SLA commitments.

10.3 Matters concerning account issuance, custody of funds, credit decisions, and regulatory

questions are handled by Pliant or the Issuing Bank.

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11. SUSPENSION AND TERMINATION

11.1 Travel Code may suspend or terminate the Card Program under this Schedule immediately, with or without prior notice, if:

(a) Pliant or the Issuing Bank requires, directs, or indicates that it should do so; (b) a regulator, card network, or applicable law requires it; (c) the Customer breaches this Schedule, the AUP, or the Card Agreements; (d) Travel Code reasonably suspects fraud, unlawful use, or unacceptable risk; or (e) the Customer's account is suspended under §5.5 of the Master Agreement for non-payment.

11.2 Suspension or termination of this Schedule does not affect Schedule A or Schedule B, and does not relieve the Customer of amounts owed under the Card Agreements.

11.3 On termination, TC Cash is treated in accordance with the TC Cash Program Terms.

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12. LIABILITY ALLOCATION

12.1 Travel Code is not liable for: any act or omission of Pliant or the Issuing Bank; any decision to approve, decline, limit, suspend, or close an account or card; unavailability of the Pliant platform or card network; declined, delayed, or erroneously processed transactions; the outcome of any chargeback; or any loss arising from the Customer's own configuration of controls, limits, or automated workflows.

12.2 Travel Code's liability under this Schedule is subject to §11 of the Master Agreement.

12.3 The Customer will indemnify Travel Code against claims arising from the Customer's or its Card Users' use of cards in breach of this Schedule, the AUP, the Card Agreements, or applicable law.

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13. TC CASH

Where the Customer's plan includes TC Cash, the **TC Cash Program Terms** apply. TC Cash is a rewards programme **offered and funded solely by Travel Code**. Neither Pliant nor the Issuing Bank offers, funds, or is responsible for TC Cash, and the Customer's sole recourse in respect of TC Cash is against Travel Code.

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14. MARKETING AND BRAND

Card designs, card-related marketing materials, customer-facing card terms, and card-related user interface flows are subject to review and approval by Pliant and, where applicable, the

Issuing Bank and Visa, before use.