

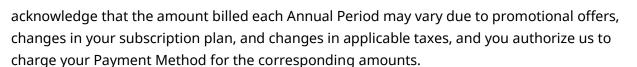
GiveGab Billing & Refund Policy

By providing a credit card or other payment method accepted by GiveGab ("Payment Method") (e.g., credit or debit card, ACH, check) for your GiveGab subscription, you are expressly agreeing that we are authorized to charge you a monthly or annual subscription fee (depending upon your billing payment terms), any other fees for additional services you may purchase, and any applicable taxes in connection with your use of you GiveGab subscription to the Payment Method. If you want to use a different Payment Method than the one you signed up for during registration, or if there is a change in your Payment Method such as credit/debit card validity, expiration date, change in bank account, etc., you must contact GiveGab Accounts Receivable at accounts-receivable@givegab.com. If your Payment Method expires and you do not edit your Payment Method information or cancel your account according to the terms of your agreement, your subscription will be automatically suspended and you will no longer have access to services within that plan.

As used in these Terms of Use, "billing" shall indicate either a charge or debit, as applicable, against your Payment Method. The subscription fee will be billed at the beginning of your subscription or expiration of your free trial period, if any, whichever is earlier, and on each monthly or annual (depending upon your billing choice) renewal thereafter unless and until you cancel your subscription or the account or service is otherwise suspended or discontinued pursuant to these Terms. To see the commencement date for your next renewal period, please consult your Master Services Agreement (MSA) or your receipt for your Boost subscription.

For monthly billing, if you signed up for our Boost offering or enrolled in auto-pay for any other subscription, we automatically bill your Payment Method each month on the calendar day corresponding to the commencement of your subscription (each such month, a "Monthly Period"). In the event your subscription began on a day not contained in a given month, we bill your Payment Method on the last day of such month. For example, if you became a paying subscriber on January 31, your Payment Method would next be billed on February 28. If you change your Payment Method, this could result in changing the calendar day upon which you are billed. You acknowledge that the amount billed each Monthly Period may vary due to promotional offers, changes in your subscription plan, and changes in applicable taxes, and you authorize us to charge your Payment Method for the corresponding amounts.

For annual billing, if you signed up for our Boost offering or enrolled in auto-pay for any other subscription, we automatically bill your Payment Method each year on the calendar day corresponding to the commencement of your subscription. If you change your Payment Method, this could result in changing the calendar day upon which you are billed. You



If GiveGab changes the subscription fee or other charges for GiveGab subscription plans and pricing from time to time, we will give you advance notice of these changes by email. For annual contracts with auto-renewal, our Account Management team will discuss pricing changes. However, we will not be able to notify you of changes in any applicable taxes.

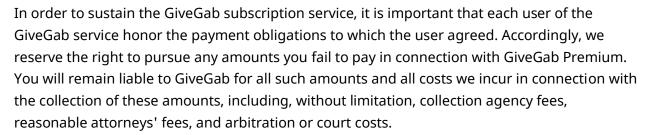
Very rarely, if there are special circumstances where GiveGab determines it is appropriate (e.g., the GiveGab services are unavailable for days due to technical difficulties), we may provide credits to affected subscribers. The amount and form of such credits, and the decision to provide them, are at GiveGab's sole and absolute discretion, and the provision of credits in one instance does not entitle anyone to credits in the future under similar or different circumstances.

Ongoing Subscription and Cancellation

For monthly billing, your GiveGab subscription will continue in effect on a month-to-month basis unless and until you cancel your subscription or the account or service is otherwise suspended or discontinued pursuant to these Terms or Terms in your MSA. You must cancel your subscription before it renews each Monthly or Annual Period in order to avoid the next billing. We will bill the monthly subscription fee plus any applicable taxes to the Payment Method you provide to us during registration (or to a different Payment Method if you change your account information). If you cancel your subscription, cancellation will be effective at the end of the current Monthly Period or for annual contracts, according to the Terms in your MSA -this means that you will have continued access to your GiveGab subscription plan for the remainder of that period, but you will not receive a refund. You can cancel your account by contacting your dedicated Account Manager or customersuccess@givegab.com.

For annual billing, your GiveGab subscription will continue in effect on an annual basis unless and until you cancel your subscription or the account or service is otherwise suspended or discontinued pursuant to these Terms or Terms in your MSA. You must cancel your subscription before it renews each Annual Period in order to avoid the next billing. We will bill the annual subscription fee plus any applicable taxes to the Payment Method you provide to us during registration (or to a different Payment Method if you change your account information). If you cancel your subscription, cancellation will be effective at the end of the current Annual Period - this means that you will have continued access to your GiveGab subscription plan for the remainder of that period, but you will not receive a refund. You can cancel your account by contacting your Account Manager.

Unpaid Amounts



Usage-Based Billing

Some of our subscriptions have a billing component based on the total transaction volume processed by our platforms. Unless otherwise stated in your MSA, you will be billed for Gross Online Processing Volume. This includes all initial charge volume and all recurring charge volume run through our platform. It does not include refund transactions; however, it will include original charges that were subsequently refunded. We do not charge Net Volume.

For Enterprise customers, unless otherwise stated in your MSA, monthly usage volume will be billed within the first week of each month. For Enterprise customers using GG Pay, unless otherwise stated in your MSA, all GiveGab fees and GG Pay fees will be captured during each transaction and will not be billed. GG Pay customers will receive their full transaction amount net fees.

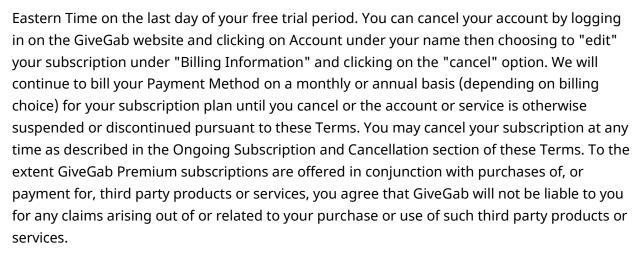
For all other subscriptions or for customers participating in a giving day, community giving site, or fundraising on the general GiveGab platform, if a usage billing component exists for your plan, all GiveGab fees and GG Pay fees will be captured during each transaction and will not be billed. GG Pay customers will receive their full transaction amount net fees.

Free Trials

On occasion, we may be authorized to offer the use of GiveGab Subscription Services through free trials for certain qualifying users. If we offer you a free trial, the specific terms of your free trial will be stated in the marketing material describing the particular free trial. We are unable to accommodate combining free trials with any other offers. To view the specific details regarding your free trial, if any, log in on the GiveGab website and click on Account under your name.

Once your free trial period ends, we will begin billing your Payment Method for subscription fees corresponding to your subscription plan (plus any applicable taxes), unless you cancel prior to the end of your free trial. For that reason, unless otherwise indicated in the free trial description, you may be asked to set up a valid Payment Method when redeeming a free trial offer.

It is very important to understand that you will not receive a notice from GiveGab that your free trial subscription has ended or that your paying subscription has begun. If you wish to avoid charges to your Payment Method, you must cancel GiveGab Premium prior to midnight



If your organization is using GG Pay to process donations:

Failed Payouts

If after 120 days, GiveGab is unable to payout funds from your organization's GG Pay balance on our platform, to the bank account you provided for your organization, we will refund all transactions (e.g., donations, registrations, etc), less fees, to the individuals who were originally charged.

Fund Recovery

If your GG Pay balance on the GiveGab platform is zero and you are assessed additional fees or charges for lost disputes, refunds, or other transactions resulting from operating on our platform, GiveGab will attempt to automatically retrieve funds to cover these costs by debiting your bank account. If after 90 days, we are unable to retrieve funds, we will invoice your organization for the amount owed GiveGab, due immediately. If we do not receive funds within 30 days of invoicing, we will disable your account on the platform.

Lost Disputes

If an individual disputes a charge resulting from a transaction (e.g., donation, registration, etc) to your organization, you will be notified of the dispute. We may work with you to gather and submit evidence. Once a dispute is settled, we will notify you of the outcome. If the result is a won dispute, no further action is required and you will incur no further fees. If the result is a lost dispute, you will be charged the full gross amount of the charge (including fees), plus an additional \$15 service fee. We will retrieve these funds from your organization by following the Fund Recovery Policy.

Refund Policy

Does not apply to organizations utilizing our Enterprise product

GiveGab will only process a refund if it meets the following criteria:



- 1. An administrator at the organization that received the funds from the originating transaction approves the allowance of refunds and approves the specific refund requested.
- 2. Refund is requested within 3 days of the initial transaction.
- 3. The organization that collected the money originally has a GG Pay balance to fund the refund OR the organization allows GiveGab to retrieve funds from the organization via the Fund Recovery Policy.

Anytime GiveGab issues a refund, the following happens:

- 1. The individual charged will be refunded the full amount they were charged.
- 2. GiveGab will retain the GiveGab Platform Fee we charged (e.g. 3%), plus the Payment Processing fees we charged (e.g. 2.5% + \$0.30).
- 3. The organization that received the funds from the transaction will need to fund the full amount including fees (i.e. GiveGab Platform Fee and Payment Processing Fee).
- 4. Any GiveGab Tips received by the individual will be returned and funded by GiveGab.
- 5. Any Host Fees charged by a Host for a Giving Site (e.g., Giving Day Host, Crowdfunding Host, etc.) will be returned to the individual and funded by the Host.

Updated: August 28, 2020