MONET EARNED PAY
CALIFORNIA INCOME-BASED ADVANCE AGREEMENT
Version: ca-earned-pay-2026-11-07-v12

This agreement is between you and Monet Holdings Group, Inc. (Monet, we, us, or our). It applies to Monet's California earned pay service. Your individual offer identifies your advance amount, the U.S. debit card or Monet card that receives it, expected payroll date, payroll repayment instructions, backup debit card, the separately authorized card date and maximum amount, and total repayment. Your accepted offer, this agreement, and the fee schedule form your advance agreement. You may decline an offer before requesting an advance.

1. Your advance

Payroll switching and prior deposits are optional. You may qualify through the regular verified-earnings check without switching your paycheck or waiting for deposits. As another route, you must complete your direct-deposit switch through Monet using Pinwheel, choosing and authorizing the payroll amount sent to your Monet USD receiving account. This optional route requires at least two separate, verified and settled employer payroll deposits through that switch, each of more than $200.00 USD. The optional deposit qualification is confirmed only after both qualifying deposits have settled and matching is complete. One deposit does not satisfy this requirement, regardless of its amount. The threshold applies separately to each deposit, measured in USD before conversion or deposit fees: exactly $200.00 does not qualify, and smaller deposits cannot be combined to meet either threshold. Repeated records or notifications for the same deposit count as one deposit. Each deposit must match your verified payroll account, employer, authorized destination, payroll amount and pay date. A switch confirmation, pending payment, microdeposit, self-transfer, unmatched third-party payment or returned deposit does not qualify for this route. Choosing not to switch, or not receiving both qualifying deposits, does not block the regular earnings route. Both routes remain subject to fresh unpaid-earnings, account, membership, repayment and other program checks and the disclosed advance limits. Deposit qualification is not a guaranteed advance, a particular limit or instant payout.

A verified employer payroll deposit matched to your confirmed Pinwheel switch has no additional Monet five-calendar-day ACH hold after provider settlement. This exemption applies to each matched deposit; it does not whitelist every payment from a company or every deposit into your account. Unsettled deposits, other ACH deposit holds, security restrictions and return reviews still apply. Recovery and key-export controls retain their separate settlement and five-day requirements.

We may offer you an advance against income that we have reasonably determined you have earned but have not yet been paid. Eligibility depends on our review of your payroll information and other program requirements; connecting payroll or a payment account does not guarantee an advance. The starting limit is $25 and the maximum limit is $200, subject to verified accrued unpaid earnings and individual risk review. The limit applies to all of your open advances together. Your open advances together cannot exceed 50% of verified accrued unpaid net earnings; at least $50.00 of those earnings is necessary for a $25.00 advance. This is an accrued unpaid earnings threshold, not a required daily wage, and meeting it does not guarantee approval. A higher limit is not automatic or guaranteed by a repayment count.

2. What you receive and what it costs

Your offer shows the exact amount you will receive in U.S. dollars, the advance fee and the total repayment. The advance fee is $1.00 per advance. The fee is collected at repayment and is not

deducted from the amount you receive. Total advance repayment is the amount advanced plus that disclosed advance fee.

A $25.00 monthly membership is required for advance access. It is billed separately, once per membership month, and is not included in the advance repayment or the backup debit-card authorization. The first $25.00 membership payment must succeed before Monet runs the payroll eligibility check. Payment does not guarantee an advance or a particular limit; the check can find that you do not qualify. The membership includes identity verification, a Monet USD receiving account, the direct-deposit switch, the payout account and the Monet card. A Monet USD receiving account is needed only if you choose the optional payroll-deposit qualification route. It is not required for the regular earnings route. Monet does not add a late/default fee, collection charge, partial-payment penalty or tip under this agreement.

Membership requires separate affirmative enrollment and payment authorization showing the first billing date, renewal schedule, selected payment method, price and cancellation control. It continues during periods when you take no advance or have no eligible earnings, until cancelled. You may cancel through that membership control at any time; cancellation takes effect immediately, ends membership benefits and stops future renewals. Fees already paid are nonrefundable except where applicable law requires otherwise. Cancellation does not close your general Monet account and does not depend on repaying an outstanding advance. Reading this agreement or connecting payroll does not enroll you or authorize recurring charges. The debit card you select for membership is the backup debit card identified in your offer. Your advance is sent to that debit card, or to your Monet card if you choose it.

The fee schedule gives examples and separates membership from advance repayment. Any separate payment-route charge must be identified in the individual offer before acceptance; this schedule does not authorize an undisclosed charge. Your own bank may separately charge insufficient-funds, overdraft or other fees under your agreement with that bank.

3. Receiving your advance

After you accept an eligible offer, Monet will send the advance through Stripe, as a push-to-card payment, to your own U.S. debit card identified in your offer, or to your Monet card if you choose it. Monet does not send advances to a bank account. The time funds become available depends on Stripe and the bank that issued your debit card. Processing, verification, bank holidays, or a returned payment can cause a delay. The advance is in U.S. dollars; receiving or repaying it does not require you to buy cryptocurrency or use a blockchain wallet.

4. Payroll repayment and the one limited backup attempt

Payroll deposits are the primary repayment source. The payroll repayment authorization identifies the payroll source, receiving account and fixed allocation you separately authorize. Monet applies verified payroll repayments to the outstanding principal and advance fee. A payroll connection, expected payday, paystub or available wallet balance is not confirmation that Monet received repayment.

Deposits used for optional qualification are not repayment of a later advance. Each new advance is scheduled for repayment on the next verified payday after that advance. Your individual offer shows that expected payroll date and one exact backup submission date in California time (America/Los_Angeles): the authorized debit-card date. That authorized date is within 34 days after the advance is made. Calendar days include weekends and holidays; a bank's later processing date does not change your authorized submission date. This agreement alone does not authorize a card charge, a bank withdrawal, or a change to payroll deposit instructions.

Before the backup attempt, Monet must freshly verify that you redirected the authorized payroll allocation away from the agreed repayment destination, confirm that the advance payout completed before the authorized card day began in California, and reconcile repayment records to establish a positive unpaid advance balance without a pending or unresolved payroll repayment or other collection that could duplicate the payment. A missed or smaller deposit, lost payroll connection, timeout, missing notification, or an unpaid balance alone is insufficient. The separate card authorization must remain valid.

If you separately authorize the debit-card backup and all conditions are satisfied, Monet may make one backup collection attempt for this advance through Stripe: one debit-card charge, on the exact authorized card date, to the debit card identified in your separate card authorization. Monet will not initiate an ACH debit from your bank account to collect this advance.

If the card is not attempted on its authorized date, or any condition is not met on that date, Monet skips the attempt. If the card charge is declined, fails, is reversed or is disputed, Monet will not make another attempt. Monet will not shift the date, retry the card, initiate an ACH debit, or make any other automatic attempt for this advance.

The permitted card attempt is for the full outstanding advance balance after reconciliation: unpaid principal plus the unpaid advance fee disclosed in the accepted offer. It cannot exceed the separately authorized card maximum. If that maximum does not cover the full outstanding balance, Monet will not make a partial backup attempt under this authorization. Membership charges, an undisclosed fee and another advance are excluded. A late payroll repayment reduces the amount or cancels an unnecessary backup attempt.

Monet will reconcile all repayment paths and will not retain more than the accepted principal and advance fee owed for this advance. If payroll arrives after a backup payment is submitted, Monet will account for that submitted payment before applying another repayment. Partial payroll or voluntary repayments reduce principal first, then the disclosed advance fee; they do not add another fee. Any excess belongs to you and will be returned through a verified payment route. A submitted payment may already be in process and may not be cancelable.

Your payroll allocation can remain in effect at the payroll provider until changed. After repayment, Monet will notify you and provide instructions to stop or update that allocation. An allocation remaining in effect does not authorize another advance or permit Monet to retain excess funds.

5. Nonrecourse promise

Monet warrants on its own behalf and on behalf of any applicable business partners that neither Monet nor those partners has a legal or contractual claim or remedy against you based on your failure to repay the amount due in full. If the amount due is not repaid on the scheduled collection date, neither Monet nor those partners will engage in debt collection activities concerning that amount, place it as a debt with or sell it to a third party, or report concerning that amount to a consumer reporting agency.

This promise does not prevent a transfer that you separately authorize. Only the one separately authorized, conditional debit-card attempt described in section 4 is permitted. That authorization does not permit another automatic attempt after it, an ACH debit, or a replacement attempt after a missed authorized date. Any later voluntary payment requires a separate instruction from you and does not restart automatic collection. This nonrecourse promise controls over any conflicting Monet terms as they apply to this advance. Nothing in this agreement takes away rights you have under applicable law.

6. If a payment is missed, returned, or disputed

If a repayment does not complete, Monet will not add a penalty under this agreement. Your general Monet account will not be closed solely because this advance was not repaid. You may contact us to discuss a voluntary payment. We will not take another payment without your authorization.

A pending transfer is not confirmation of repayment. A payment shown as completed may later be returned by a bank. If you believe a payment was unauthorized, duplicated, excessive, or otherwise incorrect, contact us and your bank promptly. We will investigate and correct errors as required by applicable law.

7. Request cancellation and payment instructions

You may cancel an advance request in the app before its payout has been submitted. Once a payout has been submitted, it may be too late to cancel that transfer. Contact Monet promptly to revoke the backup card authorization or ask your payment provider about its stop-payment controls. Saving a card or linking a bank does not authorize an advance repayment. Disconnecting a payroll or bank-data connection does not by itself revoke a payment authorization or mark an advance as repaid. It also does not, by itself, establish the verified payroll redirection required for the backup card charge.

Monet will honor applicable payment-law and payment-network requirements, valid bank or payment-provider instructions, and rights under your accepted authorizations. Nothing in this policy limits any applicable right to revoke an authorization, stop payment through your bank, or dispute an incorrect or unauthorized transfer. Contact us or your bank promptly about a payment issue; an instruction received after submission may not stop a transfer already in process. The nonrecourse promise in section 5 continues to apply.

8. Payroll information and privacy

With your separate permission, Monet uses Pinwheel to retrieve employment and payroll information to assess eligibility and confirm the payroll instructions relevant to this advance. A permission to retrieve payroll information is separate from an instruction to change direct deposit. A deposit change occurs only through the payroll instructions you separately authorize. Where supported, payroll information is refreshed to assess allocation changes; a lost connection or unavailable information is not proof that you redirected payroll.

Monet uses Stripe for supported U.S.-dollar disbursements and repayments. Our Privacy Policy describes how Monet handles personal information. You can ask us questions about your payroll connection or the information used in an eligibility decision.

9. Questions, records and acceptance

For questions, complaints, suspected errors, payment instructions, or a copy of this agreement, contact support@monet.family or call 800-265-7152. Do not send complete bank-account or card numbers by ordinary email. Your accepted offer, agreement, fee schedule, separate membership consent and payment authorizations are available as retainable records.

By selecting the agreement checkbox and requesting an advance, you accept this agreement, the fee schedule and the individual offer shown to you. Electronic-records consent, membership enrollment, payroll permissions, payroll repayment instructions and the conditional backup debit-card authorization are separate acknowledgments. None is preselected. This version applies only to new offers accepted under this version with the separate card authorization. It does not replace an earlier accepted agreement, change an earlier payment authorization, or change an existing advance or membership enrollment without new affirmative consent.

MONET EARNED PAY
CALIFORNIA FEE SCHEDULE
Version: ca-earned-pay-2026-11-07-v12

ADVANCE FEE

$1.00 per advance.

The advance fee is collected at repayment, not deducted from the amount you receive. Your individual offer shows the exact principal, fee and total repayment before you accept.

MEMBERSHIP

$25.00 each month, billed separately. Membership is required for advance access but does not guarantee approval or a particular limit. It is charged once per membership month, not once for every advance, and continues without an advance or eligible earnings unless cancelled. It is not included in your advance repayment or the advance's backup debit-card authorization.

The first $25.00 membership payment must succeed before the payroll eligibility check. You can pay for membership and still be found ineligible for an advance. Membership requires separate affirmative enrollment and payment authorization. Enrollment shows the first billing date, renewal schedule, selected payment method and cancellation control. Cancellation takes effect immediately, ends membership benefits and stops future renewals. Fees already paid are nonrefundable except where applicable law requires otherwise. Cancelling does not close your general Monet account or require repayment of an outstanding advance. Reading these terms does not start membership billing.

While your Earned Pay membership is active and paid, Monet waives the one-time $25.00 payout account fee for the Monet card and payout account. The waiver ends if your membership ends; a payout account already opened stays open.

The membership includes identity verification, a Monet USD receiving account, the direct-deposit switch, the payout account and the Monet card.

REPAYMENT EXAMPLES

$25.00 advance + $1.00 advance fee = $26.00 total advance repayment.
$100.00 advance + $1.00 advance fee = $101.00 total advance repayment.
$101.00 advance + $1.00 advance fee = $102.00 total advance repayment.
$200.00 advance + $1.00 advance fee = $201.00 total advance repayment.

The separate $25.00 monthly membership is not included in those totals. In a membership month with one $25.00 advance, Monet charges are $1.00 for the advance plus $25.00 for membership: $26.00, excluding the $25.00 principal. With one $200.00 advance, those charges are $1.00 plus $25.00: $26.00, excluding principal. Multiple advances each have their own advance fee; membership is charged once for that membership month. These are dollar-cost examples, not APR calculations or offers of credit.

REPAYMENT AND OTHER CHARGES

Total advance repayment is principal plus the disclosed advance fee. Partial repayments reduce principal first, then the advance fee. They do not create another charge. Monet does not add a late/default fee, collection charge, partial-payment penalty or tip under these terms. Payroll is the primary repayment source. Only after verified payroll redirection and all other authorization conditions may Monet attempt the full unpaid principal plus unpaid advance fee once by debit card.

There is no card retry, no ACH debit and no other automatic attempt. The card attempt requires separate, advance-specific consent with its exact date, masked card and maximum amount. Membership is excluded. The agreement's nonrecourse promise continues to apply.

Any separate payment-route charge must be shown in the individual offer before acceptance; no undisclosed charge is authorized by this schedule. Your own bank may separately charge insufficient-funds, overdraft or other fees under your bank agreement. A Monet USD receiving account is needed only if you choose the optional payroll-deposit qualification route. It is not required for the regular earnings route.

Paper copies of earned-pay records and withdrawal of electronic-records consent are available without a Monet fee. Contact support@monet.family or 800-265-7152.

Optional payroll-deposit qualification

Payroll switching and prior deposits are optional. You may qualify through the regular verified-earnings check without switching your paycheck or waiting for deposits. As another route, you must complete your direct-deposit switch through Monet using Pinwheel, choosing and authorizing the payroll amount sent to your Monet USD receiving account. This optional route requires at least two separate, verified and settled employer payroll deposits through that switch, each of more than $200.00 USD. The optional deposit qualification is confirmed only after both qualifying deposits have settled and matching is complete. One deposit does not satisfy this requirement, regardless of its amount. The threshold applies separately to each deposit, measured in USD before conversion or deposit fees: exactly $200.00 does not qualify, and smaller deposits cannot be combined to meet either threshold. Repeated records or notifications for the same deposit count as one deposit. Each deposit must match your verified payroll account, employer, authorized destination, payroll amount and pay date. A switch confirmation, pending payment, microdeposit, self-transfer, unmatched third-party payment or returned deposit does not qualify for this route. Choosing not to switch, or not receiving both qualifying deposits, does not block the regular earnings route. Both routes remain subject to fresh unpaid-earnings, account, membership, repayment and other program checks and the disclosed advance limits. Deposit qualification is not a guaranteed advance, a particular limit or instant payout.

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