Monet Earned Pay

California income-based advances

Customer-facing forms
November 7, 2026

ca-earned-pay-2026-11-07-v8

Advance agreement · Fee schedule · Individual offer
Payroll repayment authorization
Separate conditional debit-card and ACH authorizations
Electronic-records consent · Membership consent

Customer-specific fields are populated before acceptance. These forms take effect for an individual customer only when that customer accepts a new applicable offer and the separate authorizations. Earlier accepted records remain unchanged.

New advances and membership enrollment are currently paused. These documents do not activate collection or represent regulatory approval.

MONET EARNED PAY
CALIFORNIA INCOME-BASED ADVANCE AGREEMENT
Version: ca-earned-pay-2026-11-07-v8

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, receiving method and destination, expected payroll date, payroll repayment instructions, backup debit card and bank account, the separately authorized card and ACH dates and maximum amounts, 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. An advance 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. Only one advance may be open at a time, and no more than one advance may be made for the same pay period.

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 $5.00 for an advance up to and including $100.00. For an advance above $100.00, the fee is 5% of the entire advance amount, rounded to the nearest cent with half a cent rounded up. No additional $5.00 is added above $100.00. 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.

An $8.00 monthly membership is required for advance access. It is billed separately, once per membership month, and is not included in the advance repayment or either backup repayment authorization. The first $8.00 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. 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. If you choose that receiving account and have not already paid the applicable provider verification fee, the separate $25.00 verification charge is shown before authorization. It is not included in the $8.00 membership or advance fee and does not guarantee eligibility. 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 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 to the eligible bank account or debit card identified in your offer. The offer identifies the receiving method and destination. The time funds become available depends on that method, Stripe, and your bank. 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 two limited backup attempts

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 two exact backup submission dates in California time (America/Los_Angeles): the authorized debit-card date and the authorized ACH date on the

immediately following California calendar day. Both authorized dates are 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 either charge, a bank withdrawal, or a change to payroll deposit instructions.

Before either 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. Each payment authorization must remain valid.

If you separately authorize both methods and all conditions are satisfied, Monet may make at most two backup collection attempts for this advance through Stripe:

1. One debit-card charge, on the exact authorized card date, to the debit card identified in your separate card authorization.

2. One ACH debit, on the exact authorized ACH date immediately following that card date, to the bank account identified in your separate ACH authorization, only after Stripe definitively confirms that the authorized card attempt failed and the ACH conditions can be satisfied before the authorized ACH day ends. If the card was not attempted on its authorized date, the ACH attempt is not permitted.

A pending or unknown card result, a request for additional customer action, a canceled payment, a reversal, a dispute, a revoked authorization, or a timeout does not permit the ACH fallback. A card payment that succeeded and was later reversed or disputed is not a definitive failed card attempt for this purpose. If failure is confirmed too late for the authorized ACH date, Monet skips the ACH debit. Monet will not shift either date, retry the card, retry the ACH debit, or make a third automatic attempt for this advance.

Each permitted 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 that method's separately authorized 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. The second attempt never duplicates a pending first 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 two separately authorized, conditional attempts described in section 4 are permitted. The ACH attempt is permitted after definitive card failure only when its separate authorization and all other conditions are satisfied. These authorizations do not permit another automatic attempt after those two, or a replacement attempt after a missed authorized date. Any later voluntary payment requires a separate instruction from you and does not restart this automatic collection sequence. 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. You cannot receive another advance while an earlier advance remains outstanding. 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 a backup payment 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 a backup debit.

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 and the conditional backup ACH authorization are separate acknowledgments. None is preselected. This version applies only to new offers accepted under this version with the separate card and ACH authorizations. It does not replace an earlier accepted agreement, add a card charge to an existing ACH-only 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-v8

ADVANCE FEE

For an advance up to and including $100.00: $5.00.
For an advance above $100.00: 5% of the entire advance amount.

The percentage fee is rounded to the nearest cent; half a cent is rounded up. No extra $5.00 is added to the percentage fee. 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

$8.00 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 either of the advance's backup payment authorizations.

The first $8.00 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.

REPAYMENT EXAMPLES

$25.00 advance + $5.00 advance fee = $30.00 total advance repayment.
$100.00 advance + $5.00 advance fee = $105.00 total advance repayment.
$101.00 advance + $5.05 advance fee = $106.05 total advance repayment.
$200.00 advance + $10.00 advance fee = $210.00 total advance repayment.

The separate $8.00 monthly membership is not included in those totals. In a membership month with one $25.00 advance, Monet charges are $5.00 for the advance plus $8.00 for membership: $13.00, excluding the $25.00 principal. With one $200.00 advance, those charges are $10.00 plus $8.00: $18.00, 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, then once by ACH on the next California calendar day after definitive card failure. There is no card retry, ACH retry or third automatic attempt. The two methods require separate, advance-specific consent with their exact dates, masked methods and maximum amounts. Membership is excluded from both. 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. If you choose that receiving account and have not already paid the applicable provider verification fee, the separate $25.00 verification charge is shown before authorization. It is not included in the $8.00 membership or advance fee and does not guarantee eligibility.

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.

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.

MONET EARNED PAY
INDIVIDUAL ADVANCE OFFER
Form version: ca-earned-pay-2026-11-07-v8

Review your advance

Customer: [Customer name]
Offer reference: [Offer reference]
Offer expires: [Date and time, including time zone]
Amount you receive: $[Approved advance amount]
Verified accrued unpaid net earnings: $[Verified amount; advance no more than 50%]
Advance fee, collected at repayment: $[5.00 through 100.00; 5% of the entire principal above 100.00, rounded to cents]
Separate membership: $8.00 per month under separate enrollment consent; first payment before the payroll eligibility check
Separate payment-route charges, if any: [Exact charge and recipient, or none]
Total advance repayment: $[Principal plus the disclosed advance fee, excluding membership]
Receive to: [Verified destination name and masked account or card]
Receiving method: [Eligible bank transfer or debit-card payout]

Primary repayment: Payroll deposits
Payroll source: [Employer/payroll source]
Payroll repayment destination: [Verified receiving bank, beneficiary and masked account]
Fixed payroll allocation: $[Authorized allocation amount]
Expected payroll date (next verified payday after this advance): [Date]
Qualification route: [Regular verified earnings / Optional verified payroll deposits]
Optional deposit 1 evidence, if used: [Distinct deposit reference, settlement date, USD amount greater than $200.00, verified employer; otherwise not applicable]
Optional deposit 2 evidence, if used: [Different deposit reference, settlement date, USD amount greater than $200.00, verified employer; otherwise not applicable]

First conditional backup: One debit-card attempt through Stripe
Debit card: [Verified brand and last four digits]
Authorized card submission date: [Exact date, America/Los_Angeles]
Maximum card charge: $[Accepted principal plus advance fee, excluding membership]

Second conditional backup: One ACH attempt through Stripe, only after definitive failure of the authorized card attempt
Bank account: [Verified bank name, account type and last four digits]
Authorized ACH submission date: [Exact California calendar day immediately following the card date]
Maximum ACH debit: $[Accepted principal plus advance fee, excluding membership]
Agreement and fee schedule version: ca-earned-pay-2026-11-07-v8

Each conditional backup amount is the full outstanding principal plus unpaid accepted advance fee after reconciliation, never more than its separately authorized maximum. If the maximum does not cover that full balance, no partial backup attempt is permitted. Membership is excluded. Late payroll reduces the outstanding amount or eliminates the charge. There are at most two backup attempts, one card and one ACH, with no retry or third automatic attempt.

Before either attempt, Monet must freshly verify payroll redirection, confirm completed payout before the authorized card day began in California, and reconcile positive unpaid balance with no pending or unresolved payment that could duplicate collection. Both exact submission dates are

within 34 days after payout. A missed payroll deposit, lost payroll connection or unpaid balance alone does not permit a backup attempt.

ACH is permitted only if Stripe definitively confirms that the authorized card attempt failed and every ACH condition is satisfied before the authorized ACH day ends. A pending or unknown result, additional customer action, canceled payment, reversal, dispute, revoked authorization or timeout does not permit ACH. A missed card date or late failure confirmation does not move or replace either date. Weekends and holidays do not shift the California calendar dates; provider processing may finish later.

Delivery timing depends on the payout method, Stripe and your bank. Partial payroll or voluntary repayments reduce principal first, then the accepted advance fee. Membership is billed separately. Your bank may separately charge fees under its agreement with you. Monet's nonrecourse promise in section 5 of the advance agreement remains controlling.

Review the separate electronic-records consent, advance agreement, fee schedule, payroll instructions, conditional card authorization and conditional ACH authorization. Saving a card or linking an account does not authorize repayment. None of these selections is preselected. This offer and its separate authorizations apply only to this new advance and do not amend an earlier accepted record.

[ ] I accept the advance agreement, fee schedule and individual offer shown to me.

[ ] I authorize the conditional one-time debit-card charge described in the separate card authorization, to the card, on the exact date and for no more than the maximum shown above.

[ ] I separately authorize the conditional one-time ACH debit described in the separate ACH authorization, from the bank account, on the exact following-day date and for no more than the maximum shown above, only after definitive card failure and all other conditions are met.

Request $[Advance amount]

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.

MONET EARNED PAY
PAYROLL REPAYMENT AUTHORIZATION
Version: ca-earned-pay-2026-11-07-v8

Please review the payroll source, repayment destination, fixed allocation amount and expected payroll date shown in your individual offer and payroll setup before you authorize these instructions.

I authorize the fixed payroll deposit allocation that is presented to me through the payroll setup process for the advance identified in my offer. The payroll source and receiving destination must match those shown to me. This instruction is separate from permission to retrieve payroll information and from either backup debit-card or ACH authorization.

I authorize Monet to apply payroll funds received for this advance to its outstanding advance balance (principal plus the disclosed advance fee). The total Monet applies cannot exceed the unpaid advance balance (principal plus the disclosed advance fee) for this advance. Partial receipts reduce principal first, then the disclosed advance fee. This authorization does not permit membership charges, an undisclosed fee, a new advance, an unrelated obligation, or an unrestricted withdrawal from another account.

I understand that changing the allocation requires an instruction to my payroll provider. My payroll provider's processing schedule determines when a requested change takes effect. Disconnecting a data connection does not necessarily stop an existing payroll deposit instruction. A recurring allocation may remain in effect until it is changed. After repayment, Monet will notify me and provide instructions to stop or update the allocation.

Any amount received in excess of the accepted principal and advance fee owed belongs to me. Monet will reconcile pending payroll and backup payments before applying further repayment and will return any excess through a verified payment route. Monet will not treat an expected deposit, a paystub or an unconfirmed transfer as payment received.

If Monet verifies that I redirected the authorized payroll allocation away from the repayment destination, the two limited backup attempts are permitted only with separate, advance-specific card and ACH authorizations and all their conditions. Monet may attempt the full unpaid principal plus unpaid advance fee once by debit card on the exact authorized card date, then once by ACH on the next California calendar day only after definitive card failure. A pending or unknown result, additional customer action, canceled payment, reversal, dispute, revoked authorization or timeout does not permit ACH. If conditions or dates are missed, Monet skips the attempt; it does not retry either method or make a third automatic attempt. This payroll authorization itself authorizes neither a card charge nor an ACH debit.

For questions, changes or payment concerns, contact support@monet.family or 800-265-7152. Applicable authorization, payment and dispute rights, and the nonrecourse promise in the advance agreement, continue to apply.

[ ] I authorize the payroll repayment instructions shown to me for this 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.

Deposits used for optional qualification do not authorize collection of a later advance. A new advance repays on the next verified payday identified in its accepted offer. Only the separately authorized allocation and unpaid balance may be applied.

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.

MONET EARNED PAY
CONDITIONAL ONE-TIME DEBIT-CARD REPAYMENT AUTHORIZATION
Version: ca-earned-pay-2026-11-07-v8

Advance / offer reference: [Offer reference]
Debit card: [Verified card brand and last four digits]
Authorized card submission date: [Exact date, America/Los_Angeles]
Maximum authorized card charge: $[Accepted principal plus advance fee, excluding membership]

Payroll deposits repay this advance first. By affirmatively accepting this separate card authorization, I authorize Monet Holdings Group, Inc., through Stripe, to attempt one charge to the debit card above on the exact authorized date only when all of these conditions are satisfied:

1. Monet freshly verifies that I redirected the payroll allocation I authorized away from the agreed repayment destination. A missed or smaller deposit, lost payroll connection, timeout, missing notification or an unpaid balance alone is insufficient.

2. Monet confirms that my advance payout completed before the authorized card day began in California.

3. Monet reconciles repayment records and confirms a positive unpaid advance balance with no pending or unresolved payroll repayment or other collection that could duplicate this payment.

4. This separate authorization remains valid, and the selected method, exact date and maximum amount match my accepted offer.

The charge must be for the full outstanding advance balance after reconciliation: unpaid principal plus the unpaid advance fee disclosed in my accepted offer. It cannot exceed the maximum I authorized for this method. If the maximum does not cover that full balance, Monet will not make a partial backup attempt under this authorization. Membership charges, undisclosed fees and another advance are excluded. A late payroll repayment reduces the amount or removes the need to charge. Partial payroll or voluntary payments reduce principal first and then the disclosed advance fee.

This permits one debit-card attempt for this advance. It does not permit a credit-card charge, recurring card charges, another card attempt, a later date or a different payment method. If the conditions are not satisfied on the exact authorized card date, Monet skips the charge and does not initiate the conditional ACH fallback.

An ACH attempt is permitted only under my separate ACH authorization on the immediately following California calendar day, after Stripe definitively confirms this card attempt failed and the ACH conditions are met. Pending or unknown results, additional customer action, canceled payments, reversals, disputes, revoked authorization and timeouts do not permit an ACH fallback. A later reversal or dispute of a successful card charge does not qualify as failure. These authorizations permit no more than two backup attempts total, one for each method, and no third automatic attempt.

Monet will honor applicable payment-law and payment-network requirements, valid bank or payment-provider instructions, and my rights under this authorization. Nothing here limits any applicable right to revoke an authorization, stop payment through my bank or payment provider, or dispute an incorrect or unauthorized payment. Contact Monet promptly to revoke this authorization or ask my payment provider about its controls. An instruction received after submission may not stop a payment already in process.

Disconnecting payroll or bank data, or saving a payment method, does not by itself authorize or revoke a payment, repay the advance, or establish payroll redirection. Monet reconciles pending payments and returns any amount collected above the accepted principal and advance fee owed. My bank or card issuer may process a payment later than the authorized submission date and may

charge its own fees under my agreement with it.

Questions, instructions, errors or copies: support@monet.family or 800-265-7152. Do not send full account or card numbers by ordinary email. This authorization is separate from the advance agreement, membership, payroll permissions, payroll repayment instructions, payment-method setup, and the other backup payment authorization. The agreement's nonrecourse promise continues if the advance is not repaid. This authorization does not amend an earlier accepted advance.

[ ] I authorize the conditional one-time debit-card charge, to the card, on the exact date and for no more than the maximum shown above, under these terms.

Payroll switching and prior deposits are optional qualification choices, not universal advance requirements. If you choose the optional deposit route, complete the direct-deposit switch through Monet using Pinwheel. It requires two separate, verified and settled employer payroll deposits, each of more than $200.00 USD, as described in the advance agreement. Neither those deposits nor the choice of qualification route authorizes a repayment. Repayment is expected on the next verified payday after the advance. The exact dates, failure conditions, amounts and two-attempt limit above continue to control this separate authorization.

MONET EARNED PAY
CONDITIONAL ONE-TIME ACH REPAYMENT AUTHORIZATION
Version: ca-earned-pay-2026-11-07-v8

Advance / offer reference: [Offer reference]
Bank account: [Verified bank name, account type and last four digits]
Authorized card submission date: [Exact date, America/Los_Angeles]
Authorized ACH submission date: [Exact following California calendar day]
Maximum authorized ACH debit: $[Accepted principal plus advance fee, excluding membership]

Payroll deposits repay this advance first. By affirmatively accepting this separate ACH authorization, I authorize Monet Holdings Group, Inc., through Stripe, to initiate one ACH debit from the account above on the exact authorized ACH date only when all of these conditions are satisfied:

1. Monet freshly verifies that I redirected the payroll allocation I authorized away from the agreed repayment destination. A missed or smaller deposit, lost payroll connection, timeout, missing notification or an unpaid balance alone is insufficient.

2. Monet confirms that my advance payout completed before the authorized card day began in California.

3. Monet reconciles repayment records and confirms a positive unpaid advance balance with no pending or unresolved payroll repayment or other collection that could duplicate this payment.

4. This separate authorization remains valid, and the selected method, exact date and maximum amount match my accepted offer.

5. Monet attempted the debit-card charge I separately authorized on its exact card date. Stripe definitively confirmed that attempt failed, and the ACH debit can be submitted within the immediately following California calendar day shown above. Monet must check this result and the other conditions before submitting ACH; a missed card date does not authorize ACH.

6. The card result is not pending, unknown, awaiting customer action, canceled, reversed or disputed, and neither authorization has been revoked. A timeout or a reversal or dispute after a successful card payment does not qualify as a definitive card failure.

The charge must be for the full outstanding advance balance after reconciliation: unpaid principal plus the unpaid advance fee disclosed in my accepted offer. It cannot exceed the maximum I authorized for this method. If the maximum does not cover that full balance, Monet will not make a partial backup attempt under this authorization. Membership charges, undisclosed fees and another advance are excluded. A late payroll repayment reduces the amount or removes the need to charge. Partial payroll or voluntary payments reduce principal first and then the disclosed advance fee.

This permits one ACH attempt for this advance after the one permitted card attempt. It does not permit recurring ACH debits, an ACH retry, a new card attempt, another account, a shifted date or a third automatic attempt. If card failure is confirmed after the authorized ACH day ends, or any condition is not met on that day, Monet skips ACH instead of moving it to a later date. The submission dates use California calendar days, including weekends and holidays; later bank processing does not extend the authorized date.

Monet will honor applicable payment-law and payment-network requirements, valid bank or payment-provider instructions, and my rights under this authorization. Nothing here limits any applicable right to revoke an authorization, stop payment through my bank or payment provider, or dispute an incorrect or unauthorized payment. Contact Monet promptly to revoke this authorization or ask my payment provider about its controls. An instruction received after submission may not stop a payment already in process.

Disconnecting payroll or bank data, or saving a payment method, does not by itself authorize or revoke a payment, repay the advance, or establish payroll redirection. Monet reconciles pending payments and returns any amount collected above the accepted principal and advance fee owed. My bank or card issuer may process a payment later than the authorized submission date and may charge its own fees under my agreement with it.

Questions, instructions, errors or copies: support@monet.family or 800-265-7152. Do not send full account or card numbers by ordinary email. This authorization is separate from the advance agreement, membership, payroll permissions, payroll repayment instructions, payment-method setup, and the other backup payment authorization. The agreement's nonrecourse promise continues if the advance is not repaid. This authorization does not amend an earlier accepted advance.

[ ] I authorize the conditional one-time ACH debit, from the account, on the exact date and for no more than the maximum shown above, only after the separately authorized card attempt definitively fails and all conditions above are met.

Payroll switching and prior deposits are optional qualification choices, not universal advance requirements. If you choose the optional deposit route, complete the direct-deposit switch through Monet using Pinwheel. It requires two separate, verified and settled employer payroll deposits, each of more than $200.00 USD, as described in the advance agreement. Neither those deposits nor the choice of qualification route authorizes a repayment. Repayment is expected on the next verified payday after the advance. The exact dates, failure conditions, amounts and two-attempt limit above continue to control this separate authorization.

MONET EARNED PAY
CONSENT TO ELECTRONIC RECORDS
Version: ca-earned-pay-2026-11-07-v8

Please review this consent before deciding whether to receive your earned pay records electronically. This consent is separate from your advance agreement and your separate payroll, debit-card and ACH repayment authorizations.

Scope. With your consent, Monet Holdings Group, Inc. may provide records about earned pay electronically, including individual offers, agreements, repayment authorizations, confirmations, notices, and account-related communications. We may provide them in the Monet app or send them to the email address you give us.

What you need. You need a compatible iOS or Android device, internet access, the Monet app, and an email address you can access. To retain or print records, you need enough device storage and a way to save, print, or otherwise retain plain-text files. Before you consent, save and open the sample text file, then enter the code inside it in the app. Your accepted records will be available in the same plain-text format.

Paper copies. You may request a paper copy of an earned pay record without a fee by contacting support@monet.family or 800-265-7152 and providing a current mailing address. You may request paper records before deciding whether to consent electronically. We will provide any records that applicable law requires us to provide on paper. If you do not consent electronically and we cannot provide the necessary records in another way, we may be unable to offer a new advance.

Withdrawing consent. You may withdraw your consent to electronic records at any time by contacting us at support@monet.family or 800-265-7152. There is no fee to withdraw. Withdrawal takes effect after we have a reasonable opportunity to process it and does not affect records previously provided or your rights under an existing advance agreement. If we cannot provide the necessary records in another way, we may be unable to offer new advances after you withdraw; you may still contact us about an existing advance.

Keeping your details current. Contact us using the information above to update the email address used for your earned pay records. Tell us promptly if your mailing address changes when you have requested paper copies.

Changes. If the hardware or software needed to access or retain your records changes in a way that creates a material risk that you will be unable to access or retain them, we will notify you of the new requirements and your right to withdraw and obtain your consent again when required.

[ ] I have opened the sample record, can access and retain records in this format, and consent to receive the earned pay records described above electronically.

MONET EARNED PAY
MONTHLY MEMBERSHIP DISCLOSURE AND CONSENT
Document package: ca-earned-pay-2026-11-07-v8
Membership billing terms: ca-earned-pay-2026-11-06-v2

Price: $8.00 per month, separate from each advance's fee and repayment. Membership is required for advance access; it does not guarantee an advance, a particular limit or available earnings. It continues during months without an advance or eligible earnings until cancelled. 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. If you choose that receiving account and have not already paid the applicable provider verification fee, the separate $25.00 verification charge is shown before authorization. It is not included in the $8.00 membership or advance fee and does not guarantee eligibility.

The first $8.00 membership payment must succeed before Monet runs the payroll eligibility check. Paying for membership does not guarantee that I pass the check, qualify for an advance, or receive a particular amount. The separate cancellation and refund terms below still apply. This disclosure does not change an existing subscription or enroll me without my affirmative consent.

Customer: [Customer name]
Selected payment method: [Verified masked payment method]
First billing date: [Date]
Renewal schedule: [Monthly renewal date and applicable time zone]
Cancellation control: [In-app membership control presented before enrollment]

I authorize Monet Holdings Group, Inc., through its payment provider, to charge the selected payment method $8.00 on the first billing date and each disclosed monthly renewal date until I cancel. This permission is for membership charges only, not an advance, advance repayment, payroll change or other purchase. It is separate from the advance agreement and repayment authorizations.

I can cancel using the membership cancellation 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 my general Monet account and does not depend on repayment of an outstanding advance.

Questions, errors or copies: support@monet.family or 800-265-7152. An enrollment record must show the terms I reviewed and my affirmative action. This form alone is not evidence of a subscription or charge.

[ ] I agree to the $8.00 monthly membership and authorize the recurring membership charges described above.

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.

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.