

# XRP Mastercard<sup>®</sup> Debit Card Terms of Rewards

Last Updated: June 7, 2021

Global ID Framework Inc. (“GlobaliD” or “we”) offers the XRP Mastercard<sup>®</sup> Debit Card Rewards Program (the “Program”) to allow members to earn Rewards (as defined below) denominated in XRP (also referred to as “Rewards”, “XRP” or “cashback”) on Qualifying Events (as defined below) completed through the websites, mobile applications, XRP Mastercard<sup>®</sup> Debit Card (“Card”) purchases and other related properties (collectively, the “GlobaliD Properties”) subject to these XRP Mastercard Debit Card Terms of Rewards (“Agreement”). Mastercard<sup>®</sup> is a trademark of Mastercard. This Agreement constitutes a legally binding agreement between each individual who enrolls in the Program or otherwise uses any one of the GlobaliD Properties (“Member” or “you”).

GlobaliD reserves the right to change or modify this Agreement at any time. We will use commercially reasonable efforts to provide advance notice of any changes. If GlobaliD makes changes to this Agreement, we will provide notice of such changes, by providing notice through the GlobaliD Properties, app-based push notifications, and/or by updating this Agreement (as indicated by the “Last Updated” date found at the top of this Agreement) on this page. It is important that you keep your app and contact details current, and enable app-based push notifications, to receive important notices. Your continued use of the Program will indicate your acceptance of the revised Agreement. If you do not agree to any amended Agreement, you must stop using the Program. Except where the changes are legally required, you will have 10 days from the date of any changes to notify GlobaliD that you do not agree to the new terms. Such notifications shall be sent to [support@global.id](mailto:support@global.id).

By enrolling in the Program or using any GlobaliD Property, you acknowledge that you have read and understood this Agreement and agree to be bound by all of its terms.

IF YOU DO NOT AGREE TO THIS AGREEMENT, IMMEDIATELY STOP USING THE PROGRAM AND DO NOT USE ANY SERVICE OR PURCHASE OR RECEIVE ANY PRODUCT, GOOD, OR SERVICE OFFERED THROUGH THE GLOBALID PROPERTIES.

PLEASE REVIEW THE FOLLOWING SECTIONS OF THIS AGREEMENT CAREFULLY: (A) LIMITATION OF LIABILITY, (B) INDEMNIFICATION, AND (C) ARBITRATION CLAUSE AND CLASS ACTION WAIVER DESCRIBED IN SECTION 19 BELOW TO RESOLVE ANY DISPUTES WITH GLOBALID (EXCEPT FOR MATTERS THAT MAY BE TAKEN TO SMALL-CLAIMS COURT).

## 1. GlobaliD Rewards Program

For each Qualifying Event (as defined in Section 5.1), GlobaliD will grant you certain Rewards, in accordance with this Agreement. Participation in the Program and the opportunity to receive Rewards are offered at the sole discretion of GlobaliD and subject to your compliance with this Agreement and any other applicable agreements. GlobaliD reserves the right to change, upgrade, or discontinue the Program

and any GlobaliD Property or any feature of the Program or the GlobaliD Properties, at any time, with or without notice. All rights not expressly granted under this Agreement are reserved by GlobaliD or its licensors.

## 2. Becoming a Member

To become a Member, you must create a GlobaliD Identity (“Identity” or “Account”), set up a GlobaliD Wallet powered by Uphold (“GlobaliD Wallet”), join the XRP Army GlobaliD Group and request an XRP Mastercard Debit Card (a GlobaliD Card), in order for GlobaliD to enroll you in the program. In order to become a Member, you must agree to the terms and conditions for each of these Properties, hereby incorporated by reference:

- GlobaliD [Terms and Conditions](#)
- GlobaliD Wallet: [Uphold’s Terms and Conditions](#) and [Privacy Policy](#)
- GlobaliD Card: [GlobaliD Mastercard<sup>®</sup> powered by Uphold Cardholder Agreement](#) and Evolve Bank’s [Privacy Policy](#)

Each individual person is limited to one Card. Residents of Colorado, Hawaii, Louisiana, Nevada, New York, and Virginia, or U.S. Territories (including American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands) are not eligible for Membership or for the Card.

Any and all information collected from you shall be subject to our Privacy Policy, a copy of which is located at: <https://www.global.id/about/privacy-policy/> and which is hereby incorporated by reference (the “Privacy Policy”).

## 3. Program License

Subject to this Agreement, we hereby grant you a non-exclusive, non-transferable license (without the right to sublicense) to access and use the GlobaliD Properties for your personal use to access the Program. No rights are granted to you other than the rights and licenses expressly granted in this Agreement.

## 4. Program Restrictions

You will not, and will not permit others to: (i) damage, interfere with or unreasonably overload the GlobaliD Properties; (ii) introduce into the GlobaliD Properties any code intended to disrupt the Program; (iii) alter or delete any information, data, text, links, images, software, chat, communications and other content available through the GlobaliD Properties (collectively, “Content”); (iv) access the Program or the GlobaliD Properties by expert system, electronic agent, “bot” or other automated means; (v) use scripts or disguised redirects to derive financial benefit from GlobaliD; (vi) modify, reverse engineer, reverse assemble, decompile, copy or otherwise derive the source code of any GlobaliD Property for any reason; (vii) rent, sell or sublicense any of the GlobaliD Properties; (viii) provide any unauthorized third party with access to the Program; (ix) access confidential Content through the GlobaliD Properties; (x) interfere with the operation of the Program, including, but not limited to, distribution of unsolicited advertising or mail messages and propagation of computer worms and viruses; (xi) post any material in any form whatsoever on the GlobaliD Properties or within the Program that is defamatory, obscene or otherwise unlawful or violates any third party’s right of privacy or publicity; (xii) infringe any third party’s patent, copyright,

service mark, trademark or other intellectual property right of any kind or misappropriate the trade secrets of any third party in connection with your use of the Program or the GlobaliD Properties; (xiii) engage in any activity that does not comply applicable law and regulations or otherwise engage in any illegal, manipulative or misleading activity through the use of the Program.

## 5. Receiving Rewards

**5.1. Qualifying Events.** In order to qualify for Rewards, you must be signed in to one of the GlobaliD Properties and complete one of the following events in accordance with their applicable terms and conditions (each, a “Qualifying Event”): (a) make a Qualifying Purchase using the XRP Mastercard Debit Card, or (b) earn Rewards via an Early Signup Bonus or other bonus, as defined in the [XRP Mastercard Debit Card Terms of Rewards Addendum](#). You will receive your XRP Rewards in a dedicated sub-account dedicated for rewards within your GlobaliD Wallet (your “Rewards Wallet”).

**5.2. Chargebacks, Returns and Adjustments.** The Rewards are subject to adjustment for chargebacks, returns, refunds, or other GlobaliD determinations that the Rewards do not comply with these Terms. Such adjustments may be reflected as an addition to or deduction from subsequent Rewards. Rewards are not guaranteed. The Company may change the criteria for Qualifying Events at any time and may notify you of those changes via in App notifications and/or updates to these Terms.

**5.3. Reward Calculations.** Each Qualifying Event will be credited to your Rewards Wallet on (or soon after) the the date of transaction settlement (“Applicable Event Date”) and GlobaliD shall calculate your eligible Reward amount using the XRP value on the Applicable Event Date at such time as reflected in your Rewards Wallet and based on the applicable amount or percentage of the amount of your Qualifying Event. GlobaliD calculates the value of XRP using the exchange rates provided by certain data feeds, as selected by GlobaliD. All calculations and determinations, including the determination of XRP value on any given event date and whether any particular transaction meets the requirements for a Qualifying Event, shall be made by GlobaliD at its sole discretion. GlobaliD hereby disclaims any and all liability in connection with its decision making and administration of the rewards program including without limitation (i) incorrect information obtained from third parties regarding the value of XRP on any given date, or (ii) any disputes over the value of XRP on any given date.

**5.4. Receiving XRP.** You hereby acknowledge and agree that any Rewards granted to you by GlobaliD under the Program are given without consideration or payment of any kind from you. GlobaliD may make reasonable adjustments to any reward amounts, at any time without advance notice if in its reasonable judgment GlobaliD finds such adjustments are appropriate.

## 6. Reward Exclusions

Rewards may not be sold by you. Rewards granted by GlobaliD exclude taxes, fees, discounts or credits, returns or cancellations, and chargebacks. GlobaliD uses reasonable efforts to maintain a list of exclusions. The list of exclusions is subject to change without notice, and GlobaliD hereby disclaims any and all liability in connection with any incorrect information or failure to include information on the list of exclusions. If you receive Rewards and we later discover that you were not entitled to them, did not have a Qualifying Event for those Rewards, or that you manufactured spend through your own use or by permitting others to transact on your Account, you forfeit the right to future Rewards earnings, or we may apply future Rewards until enough Rewards are accrued to cover it. The Program is designed for consumer spending only and may not be manipulated or converted into a commercial spend or financial

transaction instrument. We may also take any other action we deem appropriate consistent with applicable law.

## 7. Bonuses & Other Rewards

GlobaliD may elect to offer bonuses or Rewards for referring new Members to the Program or for other specific actions. The terms and conditions accompanying such offers will govern how rewards are earned and paid if the terms and conditions differ from this Agreement.

## 8. Redeeming Rewards

**8.1. Requirements.** As a condition of receiving your Rewards, you must establish and maintain a GlobaliD Wallet. Also, as a condition of receiving Rewards, you must not be a resident of a country subject to economic or trade sanctions by the U.S. State Department or U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") or be listed as a "Specially Designated National," a "Specially Designated Global Terrorist," a "Blocked Person," or similar designation under the OFAC sanctions regime. You further agree to provide additional information we may reasonably request to verify your identity as a condition for receiving Rewards.

**8.2. Rewards Adjustments.** In our sole discretion, we may deduct amounts from future Rewards in order to make adjustments for returns and cancellations with respect to Qualifying Events. Any such adjustments will be made in accordance with this Agreement, any applicable GlobaliD policies and terms, and any and all applicable laws, rules, and regulations. It is your responsibility to check your GlobaliD Rewards Wallet to ensure that Rewards have been properly credited and that your balance is accurate. If you believe that Rewards have not been correctly credited to your Rewards Wallet, you must contact GlobaliD Support within thirty (30) days of the Qualifying Event at [support@global.id](mailto:support@global.id). Should you disagree with any adjustments made, your sole remedy is to withdraw from the Program.

**8.3. Taxes.** You may be taxed on your receipt of Rewards depending on the tax laws of national, federal, state, and local jurisdictions. You will be solely responsible for any and all tax liability arising out of the consideration received in connection with the Program. We may need to collect certain identifying information from you in order to fulfill our tax reporting obligations, and in the event you are unable or unwilling to provide such information, you may forfeit your Rewards.

## 9. Updating & Maintaining Your GlobaliD Wallet

**9.1. Updating Your GlobaliD Wallet.** You may check your account balance and recent Rewards history at any time in your Rewards Wallet. You will maintain the confidentiality of your Identity information, including restore key. Any use of your Identity will be deemed to be your use, and GlobaliD is entitled to act on instructions received under your Identity and is not responsible for any changes made to your Rewards Wallet, GlobaliD Wallet or transactions made by someone else who uses your Identity. If there is a breach of security through your GlobaliD Wallet, you will immediately notify us of such breach. You agree that, unless you have first notified us immediately of any such breach, we should assume that any instruction transmitted using your Identity is yours and has been authorized by you, and we will have no further obligation to investigate the propriety of such instruction.

**9.2. Fraudulent Activity.** We reserve the right to investigate any purchase transactions, referral activity, or interaction with any GlobaliD Property that we believe, in our sole discretion, is abusing or has abused the Program. We reserve the right to bar further Rewards to, and/or terminate the Program membership

of, any Member that we believe, in our sole discretion, has abused the Program, including, without limitation, by engaging in a pattern of returning products after the corresponding XRP has been credited or creating multiple GlobaliD Accounts. Any failure to comply with this Agreement, any fraud or abuse relating to the accrual or receipt of Rewards, or any misrepresentation of any information furnished to GlobaliD by you or anyone acting on your behalf may result in the termination of your membership in the Program as well as all other remedies available at law. If GlobaliD has any reason to suspect fraudulent activity is associated with your Account, GlobaliD reserves the right to delay or withhold redemption of Rewards. Any suspected or actual cases of fraud activity will be escalated and reviewed in accordance with our fraud policy. We reserve the right to pursue all available remedies and recourse for fraudulent activity.

## 10. Risk Disclosure

**10.1. GENERAL.** XRP VALUES CAN FLUCTUATE SUBSTANTIALLY WHICH MAY RESULT IN A TOTAL LOSS OF THE VALUE OF YOUR REWARDS. GLOBALID DOES NOT OWN OR CONTROL ANY OF THE SOFTWARE PROTOCOLS THAT ARE USED IN CONNECTION WITH THE REWARDS. ACCORDINGLY, GLOBALID DISCLAIMS ALL LIABILITY RELATING TO SUCH PROTOCOLS AND ANY PRICE FLUCTUATIONS IN THE REWARDS, AND MAKES NO GUARANTEES REGARDING THE SECURITY, FUNCTIONALITY, OR AVAILABILITY OF SUCH PROTOCOLS.

**10.2. SYSTEM FAILURE.** YOU ACCEPT ALL RISKS ASSOCIATED WITH THE USE OF THE REWARDS INCLUDING WITHOUT LIMITATION THE REWARDS BEING ASSOCIATED WITH XRP, AND ANY FAILURES THAT MIGHT ARISE AS A RESULT THEREOF, INCLUDING, BUT NOT LIMITED TO, IN CONNECTION WITH THE FAILURE OF HARDWARE, SOFTWARE, AND INTERNET CONNECTIONS. THE NATURE OF XRP MEANS THAT ANY TECHNOLOGICAL DIFFICULTIES EXPERIENCED BY GLOBALID MAY PREVENT YOU FROM BEING ABLE TO SUCCESSFULLY RECEIVE OR USE REWARDS.

**10.3. Disruption Events.** You agree that we are not liable for any price fluctuations in XRP. In the event of a market disruption, we may do one or more of the following: (a) suspend Rewards earning; or (b) prevent you from completing any actions via the GlobaliD Properties. We will not be liable for any losses suffered by you resulting from such actions. Following any such event, when the GlobaliD Properties resume, you acknowledge that prevailing market rates may differ significantly from the rates available prior to such event.

**10.4. Risks Inherent to XRP.** (a) XRP transactions are irreversible, and accordingly losses due to fraudulent or accidental transactions may not be recoverable and GlobaliD shall not be held liable for any fraudulent or accidental transactions, (b) XRP is not legal tender and is not backed by a government or central bank and neither GlobaliD nor its Wallet partner, Uphold, is a bank. As such, there is no protection, such as deposit insurance, to cover any losses associated with XRP, (c) legislative and regulatory changes or actions at the state, federal or international level may adversely affect the use, transfer, exchange, and value of XRP (d) in the event that your credentials are compromised or shared, your XRP may be irretrievably stolen, (e) some XRP transactions shall be deemed to be made when recorded on a ledger, which is not necessarily the date or time that you have initiated the transaction (f) the value of XRP may be derived from the continued willingness of market participants to exchange Fiat Currency for XRP, which may result in the potential for permanent and total loss of value of a particular XRP should the market for that XRP disappear, (g) there is no assurance that a person who accepts XRP

as payment today will continue to do so in the future, and (h) the volatility and unpredictability of the price of XRP relative to Fiat Currency may result in significant loss over a short period of time.

## 11. Receiving Communications

By signing up to be a Member, you agree to receive communications that are account and membership related (e.g., that we've added XRP to your Wallet). We may communicate with you regarding the Program by electronic communications using the Properties or any information you provided during the signup process. Your consent to receive electronic communications includes any notices or other information that we may be required by law to provide you in writing or otherwise. We may also send you push notifications if you install the mobile application, which you hereby consent to receive. You may opt out of receiving certain communications in accordance with our [Privacy Policy](#).

## 12. GlobaliD Applications

GlobaliD Applications and their underlying information and technology may not be exported or re-exported into any country to which the U.S. has embargoed goods or to anyone on the U.S. Treasury Department's list of Specially Designated Nationals or the U.S. Commerce Department's Table of Deny Orders. You represent and warrant that you are not located in, under the control of, or a national or resident of any such country or on any such list, and that you will otherwise comply with all applicable export control laws. If you are a U.S. government end user, we are licensing the GlobaliD Application to you as a "Commercial Item" as that term is defined in the U.S. Code of Federal Regulations (see 48 C.F.R. § 2.101), and the rights we grant you to the GlobaliD Applications are the same as the rights we grant to all others under this Agreement.

## 13. Ownership

No right, title, and interest in any aspects of this card and program, including without limitation the Program, the GlobaliD Properties, and the Content belong to GlobaliD or its licensors are transferred, assigned, licensed, or otherwise encumbered to or by you or any third party under this Agreement. Additionally, GlobaliD does not transfer or license any right, title, and interest in "GlobaliD," the GlobaliD logo, and any other marks, service marks, trademarks, or logos of GlobaliD ("GlobaliD Marks") that may be registered in the U.S. and other countries or are protected under common law. You may not use any GlobaliD Marks in connection with any product or service in any manner that is likely to cause confusion among customers, or in any manner that disparages or discredits GlobaliD. You shall not by any means bid on any keywords with any search engine containing "GlobaliD" or anything substantially similar to "GlobaliD" or any other GlobaliD Mark including, without limitation GlobaliD.com, GlobaliD.cards, and "XRP Card". You shall not mention or use GlobaliD in any ad text, extensions, or banner ads without the express written consent of GlobaliD. All other trademarks not owned by GlobaliD that are used in the Program are the property of their respective owners, who may or may not be affiliated with, connected to, or sponsored by GlobaliD.

## 14. Indemnification

You agree, at your sole expense, to defend, indemnify and hold us, our merchants, payment processors, payment card networks, financial institutions, our service providers and consultants, and our and their respective directors, employees and agents, harmless from and against any and all actual or threatened suits, actions, proceedings (at law or in equity), claims, damages, payments, deficiencies, fines, judgments, settlements, liabilities, losses, costs and expenses (including, but not limited to, reasonable

attorney fees, costs, penalties, interest and disbursements) caused by, arising out of, resulting from, attributable to, or in any way incidental to: (i) your use of the Program, the Card, or GlobaliD Properties; or (ii) your violation of this Agreement or the rights of any third-party.

If you are a California resident, you waive California Civil Code Section 1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor." If you are a resident of another jurisdiction, you waive any comparable statute or doctrine.

## 15. Warranty Disclaimer

THE PROGRAM, CONTENT, AND THE GLOBALID PROPERTIES ARE PROVIDED "AS IS" AND WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. WE MAKE NO WARRANTY AS TO THE QUALITY, ACCURACY, CURRENTNESS, COMPLETENESS, RELIABILITY OR VALIDITY OF THE PROGRAM, CONTENT, OR THE GLOBALID PROPERTIES, INCLUDING, WITHOUT LIMITATION, ANY PRODUCT SEARCH RESULTS, PRODUCT DESCRIPTIONS, PRODUCT AVAILABILITY, PRICING INFORMATION ADVICE, OPINION, STATEMENT, RECOMMENDATIONS, OR OTHER INFORMATION DISPLAYED, UPLOADED, OR DISTRIBUTED IN CONNECTION WITH THE PROGRAM. GLOBALID DOES NOT WARRANT THAT THE FUNCTIONALITY OF THE GLOBALID PROPERTIES WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR THAT THEY WILL BE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. FURTHER, GLOBALID DOES NOT WARRANT, GUARANTEE OR MAKE ANY REPRESENTATIONS REGARDING THE QUALITY OF, OR ACCURACY OF ADVERTISEMENTS FOR, ANY PRODUCTS OR SERVICES OFFERED OR PROVIDED BY ITS PARTNER VENDORS IN CONJUNCTION WITH THE PROGRAM.

## 16. Limitation on Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL GLOBALID BE LIABLE FOR ANY SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, PUNITIVE OR OTHER INDIRECT DAMAGES OR FOR ANY LOSS PROFITS, LOSS DATA OR LOSS OF USE DAMAGES, EVEN IF IT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, GLOBALID'S MAXIMUM AGGREGATE LIABILITY ARISING OUT OF THIS AGREEMENT WILL NOT EXCEED FIFTY U.S. DOLLARS (\$50).

## 17. Termination or Suspension

This Agreement is effective when accepted by you and will remain in effect until you or we terminate your membership in the Program. Except to the extent prohibited by law, we may terminate this Agreement and your use of or access to the Program at any time, for any reason or no reason. Any violation of this Agreement or the rules and conditions of the Program may result in cancellation of your membership to the Program, your GlobaliD Wallet, or your GlobaliD Account. We may, in our sole discretion, at any time and without prior notice, discontinue, cancel, suspend, change, or limit access to all or any part of the Program or any functionality, feature or other component of any GlobaliD Property. You agree that GlobaliD will not be liable to you or to any third party for any modification, suspension, or termination of the Program or your access to any of the GlobaliD Properties. If you are dissatisfied with any aspect of the Program at any time, your sole and exclusive remedy is to cease participating in the Program. Upon

any termination of the Program, your right to use and access the Program, and the GlobaliD Properties, and to receive XRP, will terminate.

## 18. Governing Law & Arbitration

The validity, construction, and interpretation of this Agreement, and the rights and duties of the parties hereto, will be governed by and construed in accordance with the laws of the State of California in the United States, excluding its conflicts of laws principles. However, as explained below, the agreement to arbitrate in the following paragraph is governed by United States federal law.

You agree that any dispute, claim, or controversy arising out of or in connection with GlobaliD's business or this Agreement or relating in any way to the Program or the GlobaliD Properties shall be determined by binding arbitration. You further agree that the U.S. Federal Arbitration Act and federal arbitration law shall govern the interpretation and enforcement of this Agreement to arbitrate, and any such arbitration hearing shall be heard in San Francisco, California.

Arbitration uses a neutral arbitrator instead of a judge or jury, and is more informal than a lawsuit in state or federal court. Discovery in arbitration is more limited than is generally available in the courts and the arbitrator's decision is also subject to very limited appellate review by the courts.

You also agree to waive the right to a trial by jury or to participate in a class action. These waivers are mutual as between you and GlobaliD, and GlobaliD waives its right to a trial by jury or to participate in a class action against you. This means that neither you nor GlobaliD can seek to assert class or representative claims against each other either in court or in arbitration and no relief can be awarded on a class or representative basis. The arbitrator also may not consolidate or join another person's claim with your claim or issue an order that would achieve the same result. You and GlobaliD further agree that if the provisions of this paragraph are found to be unenforceable, then the entire provision compelling arbitration shall be null and void.

You also agree that all issues are for the arbitrator to decide. This includes all issues related to the scope, application, interpretation and enforceability of this Agreement and this arbitration provision. The arbitrator shall also decide whether any claim is subject to arbitration.

The arbitration will be governed by the Commercial Arbitration Rules (the "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. The AAA Rules are available online at [www.adr.com](http://www.adr.com). The arbitrator is bound by the terms of this Agreement. If your claim in arbitration is for less than \$10,000, GlobaliD will reimburse you for filing fees at the conclusion of the proceeding unless your claim is found to be frivolous by the arbitrator.

In lieu of arbitration, you may also elect to have your claims decided in small-claims court, so long as the small-claims court does not permit class, representative, or consolidated actions, or the award of relief in favor of any person or entity that is not a named party to the small-claims action.

## 19. Assignment

GlobaliD may assign this Agreement and its rights or delegate its obligations without your consent. You may not assign your rights and obligations under this Agreement, in whole or in part, without our prior written consent, and any such assignment without such consent will be null and void.

## 20. Severability

If any provision of these Terms shall be deemed unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these Terms and shall not affect the validity and enforceability of any remaining provisions.

## 21. Waiver

Enforcement of this Agreement is solely in our discretion and our failure to enforce a provision in some instances does not constitute a waiver of our right to enforce such provision in other instances.

## 22. Entire Agreement; Conflicts

This Agreement represents the entire agreement of the parties with respect to the subject matter hereof, and supersedes all prior or contemporaneous agreements or representations, written or oral (including without limitation, earlier versions of this Agreement that may have been accepted by you). We reserve the right to modify this Agreement at any time. Your non-termination and continued participation in the Program or use of any GlobaliD Property after modification of this Agreement will constitute affirmative acceptance by you of such modification and your consent to abide by any terms thereof. In the event of a conflict between the terms of this Agreement and the terms of another agreement between you and the Company, the terms of this Agreement shall govern unless otherwise specified herein or therein.

# XRP Mastercard<sup>®</sup> Debit Card Terms of Rewards Addendum

Last Updated: June 1, 2021

All XRP Mastercard<sup>®</sup> Debit Cardholders are eligible to participate in the XRP Mastercard Debit Card Rewards Program (“Program”). This Addendum (the “Addendum”) is a part of the Program, and is bound by the Terms of the Rewards (the “Rewards Terms”). XRP Mastercard Debit Cardholders, by opting into this Addendum, are eligible to receive Rewards (“Rewards”) on Qualifying Events (as defined below), which include Qualifying Purchases (as defined below) associated with their XRP Mastercard Debit Card (“Card”).

If you participate in the Program for your Card, you accept the terms of this Rewards Addendum (“Addendum”).

If you participate in the Program, you accept the terms of this Rewards Addendum (“Addendum”).

## Qualifying Events

**Early Signup Bonuses** are given to the first 5,000 signups for the XRP Mastercard Debit Card Waitlist at <https://www.globalid.cards/xrp-card/>. Eligible Members will earn Early Signup Bonuses until the earlier of (i) three (3) months following successful registration of the XRP Mastercard Debit Card or (ii) \$10,000 in purchases using the XRP Mastercard Debit Card (the “Early Signup Bonus Period”). Members who were among the first 1,000 signups to the waitlist will receive a three percent (3%) Early Signup Bonus for a total of five percent (5%) Rewards, and Members who were among the subsequent 4,000 signups on the waitlist will receive three percent (1%) Early Signup Bonus for a total of three percent (3%) Rewards during the Early Signup Bonus Period.

**Qualifying Purchases** are credit transactions which you sign for and which are processed via Mastercard; online transactions processed via Mastercard; and phone transactions processed by Mastercard across any geographies. Qualifying Purchases do not include any other payment or transfer, including incoming transactions, peer-to-peer transactions, outgoing transactions where you are the receiving party, cash withdrawals including ATM transactions, cash advances, fees, chargebacks, adjustments, or wire transfers. Qualifying purchases also exclude purchases maintained on our list of exclusions. Your Debit Card must be in good standing at the time you make an eligible purchase and when GlobalID credits your Reward. Fraudulent transactions are not eligible for Rewards.

## Removal from or Modification/Termination of Rewards Program

We reserve the right to remove any person from the Rewards Program in the event of any fraud or abuse as determined in our sole discretion in connection with this Program. We reserve the right to change or terminate the Rewards Program at any time and in any manner without notice.

## NO WARRANTY

GLOBAL ID FRAMEWORK INC. ("GLOBALID"), AND ITS RESPECTIVE AFFILIATE ENTITIES, ALONG WITH EACH SUCH COMPANY'S RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS MAKE NO WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH RESPECT TO THE REWARDS PROGRAM OR ANY PRODUCTS OR SERVICES RELATED TO SUCH PROGRAM.

## RELEASE OF LIABILITY

YOU RELEASE GLOBALID, AND ITS AFFILIATE ENTITIES, ALONG WITH EACH SUCH COMPANY'S RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS FROM AND AGAINST ANY AND ALL LIABILITY RELATING TO YOUR MEMBERSHIP OR PARTICIPATION IN THE REWARDS PROGRAM, THE ADDENDUM, OR THE REWARDS TERMS.

## Complete Agreement

These Addendum, together with the Rewards Terms, and the GlobaliD Terms of Service, and the Agreements referenced herein and therein, make up the entire agreement between us relating to the Rewards Program, and replace any prior understandings or agreements (whether oral or written) regarding the Rewards Program. The Rewards Program is provided by GlobaliD.