

Welcome To EZREEZ

This Customer Agreement is between you and EZREEZ LLC. (“EZREEZ”, “ezreez”, “we”, “us”, or “our” as applicable), concerning your use of (including any access to) the Services, as defined below and including the Website, App and other EZREEZ Materials.

By opening, registering, or using a EZREEZ Account, or by otherwise using the Services, you agree to be bound by this Customer Agreement and consent to receive communications related to the Services or your EZREEZ Account in electronic format (communications, agreements, documents, notices and disclosures (collectively, “**Communications**”) will be provided to you by posting them on the Website and/or emailing them to you at the primary email address)

, and you affirm that you are at least eighteen (18) years of age and legally capable of entering into this Customer Agreement. You also agree to comply with the following additional policies and each of the other agreements that apply to you:

- Our [Privacy Policy](#), which sets forth the terms on which we handle any personal data we collect about you, or that you provide to us. By using our Services, you consent to such processing and you confirm that all data provided by you is accurate.
- Our [Acceptable Use Policy](#), which sets forth the permitted uses and prohibited uses of our Services.

Please read carefully all of the terms of these policies and each of the other agreements that apply to you. Your use of certain of the Services may be subject to additional terms and conditions, as communicated by us to you through the Service or by other means, and such additional terms and conditions are incorporated into this Customer Agreement.

This Customer Agreement contains several sections, and you should read all of them carefully. The headings are for reference only. Some capitalized terms have specific definitions that are defined in the Glossary or within this Customer Agreement.

Your use of the Services following any changes to this Customer Agreement will constitute your acceptance of such changes. We may, at any time and without liability, modify or discontinue all or part of the Services (including access via any third-party links); charge, modify or waive certain fees related to the Services; or offer the Services, or certain of the Services, to some or all users.

1-About EZREEZ

EZREEZ is a corporation incorporated in Illinois. In the United States. We only offer money transmitting services in conjunction with our partner financial institution. The terms and conditions governing their services are located on it website.

The Services enable you to, in supported currencies, Transfer, upload or receive money into your Account, hold balances in your EZREEZ Account, withdraw funds held in your EZREEZ Account, and otherwise transmit funds to recipients. We retain full discretion to refuse to accept any user or to complete any instruction to Transfer, receive, send, withdraw or convert money held in your EZREEZ Account at any time.

2- Glossary

In this Customer Agreement:

- **API** means the application programming interface provided by EZREEZ.
- **App** means the mobile application software, the data supplied with the software and the associated media.
- **Business Day** means a day other than a Saturday, Sunday or a public holiday in the United States when financial institutions are open for business.
- **Services** means all products, services, content, features, technologies or functions offered by us and all related websites, applications (including the App), and services (including the Website and API).
- **Source Currency** means the currency which you use to fund a currency conversion.
- **Target Currency** means the currency that you or your recipient will receive after you convert currency.
- **Transfer** means using your EZREEZ Account to, as part of a single transaction, upload, convert and send currency.

- **EZREEZ Account** means the EZREEZ Account on the website or mobile app you have opened with us in accordance with the terms of this Customer Agreement for use of our Services.
- **EZREEZ Materials** means any software (including without limitation the App, API, developer tools, sample source code, and code libraries), data, materials, content and printed and electronic documentation (including any specifications and integration guides) developed and provided by us or our affiliates to you, or available for download from our Website.
- **Unauthorized Transaction** means when money is sent from your EZREEZ Account that you did not authorize and that did not benefit you.
- **Website** means any webpage, including but not limited to www.ezreeez.com, where we provide Services to you.

Using EZREEZ services

3- Opening EZREEZ Account

In order to use some or all of the Services, you must first open a EZREEZ Account by providing certain information. For legal reasons, all information you provide during the signup process or any time thereafter must be complete, accurate and truthful. You are responsible for keeping your mailing address, email address, telephone number, and other contact information up-to-date in your EZREEZ Account profile. We may refuse to provide or may discontinue providing the Services to any person or entity at any time for any reason.

We treat all activities under a EZREEZ Account to be those of the registered user. You must only use the Services to transact on your own account and not on behalf of any other person or entity. You may only open one EZREEZ Account unless we explicitly approve the opening of additional accounts. We may refuse the creation of duplicate accounts for the same user.

Where duplicate accounts are detected, EZREEZ may close or merge these duplicate accounts without notification to you.

4- Account Security

You, not EZREEZ, are responsible for maintaining adequate security and control of any and all IDs, passwords, or any other details that you use to access your EZREEZ Account and the Services. You must never disclose your EZREEZ Account password or your customer reference number. Keep them safe. Change your password regularly. We will never ask you to provide your password to us or to a third party. Tell us if anyone asks for your password, and contact Customer Support if you are not sure about this, or any other security-related aspect of your EZREEZ Account. You must never let anyone access your EZREEZ Account or watch you accessing your EZREEZ Account. If you suspect your EZREEZ Account, login details, password or any other security features are stolen, lost, used without authorization or otherwise compromised, you are advised to change your password. Contact Customer Support immediately if you believe your credentials have been compromised or you are suspicious about the security of your password or any other security features. The compromise of your credentials could enable thieves to access your bank account and attempt transactions not authorized by you. Calling us is the best way to minimize your risk of loss. In addition, contact us at once if your transaction history for your EZREEZ Account shows transactions that you did not initiate. We rely on you to regularly check the transactions history of your EZREEZ Account and to contact Customer Support immediately in case you have any questions or concerns.

We may (but are not obligated to) suspend your EZREEZ Account or otherwise restrict its functionality if we have concerns about the security of the EZREEZ Account or any of its security features; or potential unauthorized or fraudulent use of your EZREEZ Account or any of its security features. See [EZREEZ can close your EZREEZ Account](#), below for more details.

You must make sure that your e-mail account(s) and/or phone number are secure and only accessible by you, as your e-mail address may be used to reset passwords or to communicate with you about the security of your EZREEZ Account. Let Customer Support know immediately if your email address becomes compromised. Never use any functionality that allows login

details or passwords to be stored by the computer or browser you are using or to be cached or otherwise recorded. Additional EZREEZ products or Services you use may have additional security requirements, as notified to you by us, and you must familiarize yourself with those requirements.

5- Verification

If you open a EZREEZ Account and use certain Services, federal law requires that we verify some of your information. You authorize EZREEZ to make any inquiries we consider necessary to validate your identity. These may be made directly or through third parties. We may need to ask you for further information, requiring you to provide your date of birth, a taxpayer identification number, a clear photo of you(selfie) and other information that will allow us to reasonably identify you. This could include requiring you to take steps to confirm ownership of your email address, phone number or financial instruments, ordering a credit report from a credit reporting agency, or verifying your information against third party databases or through other sources. We may also ask to see your driver's license or other identifying documents at any time. EZREEZ reserves the right to close, suspend, or limit access to your EZREEZ Account and/or the Services in the event we are unable to obtain or verify this information.

Our Services

6- Uploading Money

You may upload money in supported currencies into your EZREEZ Account in order to Transfer money or add money to your EZREEZ Account Balance for use later.

You can upload money through bank transfer, credit cards or debit cards. The number of methods available to you will depend on a number of factors including where you live and other factors. Upload methods are not part of our Services, they are services provided by third parties. We cannot guarantee the use of any particular upload method and may change or stop offering a particular upload method at any time without notice to you.

We will credit your EZREEZ Account once we have received your money, and we are not responsible for the money you have uploaded until we have received it. For some particular upload methods, we will credit the money to your EZREEZ Account as soon as possible subject to our right of reversal. This means if the actual amount you intended to upload does not reach us within a reasonable time, we may deduct such amount from your EZREEZ Account.

If you do not have enough money in your EZREEZ Account for this purpose, we can demand repayment from you using other methods.

7- Uploading Money by Direct Debit

To upload money using our bank transfer, direct debit feature, you will need to verify your bank account. there are two ways of verifying your banks account, Microdeposits or bank login details (depending on where you live, one of these options might not be available to you). choosing bank login details will verify and add your bank account to your EZREEZ account instantly however, verifying by Microdeposits could take up to 1-2 business days. in Microdeposits method, two random amounts will be posted to your bank account. Once you see these deposits in your account, you have to verify these amount in the app.

8- Other Information About Uploading Money

No other payment methods are accepted, including cash, mailed check, or electronic check. For legal, security, or other reasons, there may be financial limits for particular payment methods or currencies, or for how much you can upload into your EZREEZ Account.

9- Holding A Balance in your EZREEZ Account

EZREEZ is not a bank and your EZREEZ Account is not a bank account. Value held as a balance in your EZREEZ Account represents an unsecured claim against EZREEZ. EZREEZ invests balances held by its customers in permissible investments. EZREEZ owns the interest

or other earnings on these investments, if any. EZREEZ does not use balances held by its customers for operating expenses or other corporate purposes and will not voluntarily make such funds available to its creditors in the event of bankruptcy.

11- Transferring Money or Withdrawing Money from your EZREEZ Account

You may Transfer money you have uploaded, or withdraw money from your EZREEZ Account by:

- Sending it to your own bank account linked to your EZREEZ Account;
- Sending it to another EZREEZ customer's account;

The number of payout methods available to you will depend on a number of factors including where you live and your verification status with us. We cannot guarantee the use of any particular payout method and may change or stop offering a payout method at any time without notice to you, but we will ensure that you will have at least one payout method available to you unless prohibited by applicable law.

When you Transfer money, you will be charged a fee. In addition, you will be charged a fee for each withdrawal from your EZREEZ Account. We will let you know the exact amount of the fee when you submit your request. Payout methods are not part of our Services, they are services provided by third parties.

When setting Transfer order or withdrawal requests, you must ensure that the information you provide is correct and complete. We will not be responsible for money sent to the wrong recipient as a result of incorrect information provided by you. If you have provided wrong information to us, you may ask us to assist you in recovering the money, but we cannot guarantee that such efforts will be successful.

Each Transfer order is given a unique transfer number which is shown in the transaction history. You should quote this transfer number when communicating with us about a particular Transfer.

12- Limits on withdrawal and Transfer

You agree that your Account is subject to withdrawal limits. If your withdrawal request exceeds the current limit, we may decline your request and require you to provide additional documents to us so that we could carry out additional checks or impose additional obligations before allowing the money to be withdrawn.

We may also place limits on the amount you may Transfer at any given time.

We may limit the amount of your Transfer order consistent with our obligations under applicable law and at our discretion.

13- Delay in withdrawal or Transfer

We do not have any control over the time it may take for your or a recipient's bank or payment provider to credit and make available funds to you or your recipient once we make the funds available to you or the recipient's bank or payment provider.

We may delay a withdrawal or Transfer, in certain situations, including if we need to confirm that the withdrawal has been authorized by you or if other payments to your EZREEZ Account have been reversed (for example, as a result of a chargeback or bank reversal). The completion time of your Transfer (i.e., the date on which funds will be available to the recipient) is notified to you and can be visible in your transactions history.

14- Transfers Notification

You will be notified by push notifications in your phone, email or SMS when a transfer has been successfully made.

15- Cancellation of a Transfer order

Transfer orders should be canceled from the website or application. If you cannot cancel from the website or application, you can contact us from the help center on the app. If you contact us to cancel, you must provide us with information to help us identify the Transfer order that you wish to cancel.

16- Fees

The fees for transferring money, withdrawing money and/or currency conversion will be disclosed to you when you place an order and prior to your confirming the transaction. You agree to pay the relevant fees using your chosen payment method. The fee will be charged at the time when you withdraw money or request to transfer money. Our fee does not include any added fees that your bank or the recipient's bank may charge. Those fees may be deducted from money you upload into your EZREEZ Account. We will not process your payment order until we have received the applicable fee from you. You are responsible for any taxes which may be applicable to payments you make or receive, and it is your responsibility to collect, report and pay the correct tax to the appropriate tax authority.

17- You can close your EZREEZ Account

You may end this Customer Agreement and close your EZREEZ Account at any time by contacting our Customer Support, or by email. You may terminate your EZREEZ Account with us at any time by contacting.

At the time of closure, if you still have money in your EZREEZ Account Balance, you must withdraw your money within a reasonable period of time by following the steps. You must not close your EZREEZ Account to avoid an investigation. If you attempt to close your EZREEZ Account during an investigation, we may hold your money until the investigation is fully completed. You agree that you will continue to be responsible for all obligations related to your EZREEZ Account even after it is closed.

18- EZREEZ can close your EZREEZ Account

EZREEZ, in its sole discretion, reserves the right to suspend or terminate this Customer Agreement, access to or use of its Service websites, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf or some or all of the Services for any reason and at any time upon notice to you and, upon termination of this Customer Agreement, the payment to you of any unrestricted prepaid money held in your EZREEZ balance.

Reasons we may close your EZREEZ Account include, but are not limited to:

- your breach of any provision of this Customer Agreement or documents referred to in this Customer Agreement;
- we are requested or directed to do so by any competent court of law, government authority or agency, or law enforcement agency;
- we have reason to believe you are in violation or breach of any applicable law or regulation; or
- we have reason to believe you are involved in any fraudulent activity, money laundering, terrorism financing or other criminal or illegal activity.

We may also suspend your EZREEZ Account if it has been compromised or for other security reasons; or has been used or is being used without your authorization or fraudulently.

If we close your EZREEZ Account or terminate your use of the Services for any reason, we'll provide you with notice of our actions and make any unrestricted prepaid money held in your EZREEZ Account available for withdrawal. You are responsible for all reversals, chargebacks,

fees, fines, penalties and other liability incurred by EZREEZ, any other EZREEZ customer, or a third party, caused by or arising out of your breach of this Customer Agreement, and/or your use or the use of your authorized third parties of the Services. You agree to reimburse EZREEZ, any EZREEZ customer, or a third party for any and all such liability. On termination for any reason, all rights granted to you in connection with the App shall cease, you must immediately delete or remove the App from your devices.

19- Communications Between You and Us

EZREEZ may communicate with you about your EZREEZ Account and the Services electronically by email. You will be considered to have received a communication from us, if it's delivered electronically, 24 hours after the time we post it to our website or email it to you. We usually contact you via email or Text messages (SMS). For this reason, you must at all times maintain at least one valid email address and phone number in your EZREEZ Account profile. You are required to check for incoming messages regularly and frequently, these emails or texts may contain links to further communication on our Website. If you don't maintain or check your email, Text messages and other methods of communications, you will miss emails about your transactions and our Services. We cannot be liable for any consequence or loss if you don't do this.

Issues that May Occur

20- Reversals and Chargebacks

If you receive a payment that is later refunded or invalidated for any reason, you are responsible for the full amount of the payment sent to you plus any fees (including any applicable chargeback fee described below). Whenever a transaction is reversed, EZREEZ will refund or reverse the transaction from your EZREEZ Account in the same currency as the original transaction.

21- Payments that are reversed

Payments to you may be invalidated and reversed by EZREEZ if:

- Our investigation of a bank reversal (sometimes known as an ACH return) finds that the transaction was fraudulent.
- EZREEZ sent the payment to you in error.
- The payment was unauthorized.
- You received the payment for activities that violated this Customer Agreement or any other agreement between you and EZREEZ.

When you receive a payment, you are liable to EZREEZ for the full amount of the payment sent to you plus any fees if the payment is later invalidated for any reason.

22- Chargeback Fees

If you receive a debit or credit card-funded payment through your EZREEZ Account and you (or a third party) pursue a chargeback for the transaction with the card issuer, then EZREEZ may assess you with a chargeback fee (for facilitating the chargeback process) and will remove the charged back funds from your EZREEZ account Balance.

Errors

You must make sure that the information you provide to us when you send or withdraw money, is accurate. Once a transaction is processed, it cannot be reversed (except where, and to the extent, required by applicable law) and, except as expressly set forth in this Customer Agreement, we will not be liable in any way for any loss you suffer as a result of a transaction being carried out in accordance with your instructions.

23- What is not considered an Error

The following are not considered Errors:

- If you give someone access to your EZREEZ Account (by giving them your login information) and they use your EZREEZ Account without your knowledge or permission. You are responsible for transactions made in this situation;
- Invalidation and reversal of a payment or transaction as a result of the Reversals and Chargebacks
- Routine inquiries about your EZREEZ Account balance;
- Requests for duplicate documentation or other information for recordkeeping purposes;
- An inquiry about the status of a currency conversion order (except where the funds from the order were not made available to the recipient by the disclosed date of availability);
- A change requested by the recipient of funds sent from you;
- A change in the amount or type of currency received by a designated recipient from the amount or type of currency stated in the disclosure provided you, if we relied on information provided by you in making the disclosure;
- Delays that result from EZREEZ applying holds or limitations. Our decision about holds or limitations may be based on confidential risk management procedures and the protection of EZREEZ, our customers and/or service providers. In addition, we may be restricted by regulation or a governmental authority from disclosing certain information to you about such decisions. We have no obligation to disclose the details of our risk management or security procedures to you;
- Delays based on a review of a potentially high-risk transaction;
- Your errors in making a transaction (for example, mistyping an amount of money that you are sending or choosing an incorrect Target Currency).
- Delays due to actions of third parties (e.g, your or a recipient's bank)

24- Protecting your EZREEZ Account

To protect yourself from unauthorized activity in your EZREEZ Account, you should regularly log into your EZREEZ Account and review transactions history. EZREEZ will notify you of each

transaction by push notifications on your phone. You should review these transaction notifications to ensure that each transaction was authorized and accurately completed. EZREEZ will protect you from unauthorized activity in your EZREEZ Account. When this protection applies, EZREEZ will cover you for the full amount of the unauthorized activity as long as you cooperate with us and follow the procedures described below.

What is an Unauthorized Transaction?

An Unauthorized Transaction occurs when money is sent from your EZREEZ Account that you did not authorize and that did not benefit you. For example, if someone steals your password, uses the password to access your EZREEZ Account, and sends a payment from your EZREEZ Account, an Unauthorized Transaction has occurred.

What is not considered an Unauthorized Transaction

The following are not considered Unauthorized Transactions:

- If you give someone access to your EZREEZ Account (by giving them your login information) and they use your EZREEZ Account without your knowledge or permission. You are responsible for transactions made in this situation.
- Invalidation and reversal of a payment as a result of the actions such as reversals and chargebacks

Reporting an Unauthorized Transaction

If you believe your EZREEZ login information has been lost or stolen, call our customer support or email us .Tell us right away if you believe your EZREEZ login information has been lost or stolen, or if you believe that transactions have been made in your EZREEZ Account without your permission using your login information. You could lose all the money in your EZREEZ Account. Also, if your EZREEZ transactions history on the EZREEZ app shows transfers that you did not make, including those made with your EZREEZ login information or by other means, tell us at once. if you hesitate to tell us you could loose all the money held in your EZREEZ Balance.

EZREEZ App

In consideration of you agreeing to abide by the terms of this Customer Agreement, we grant you a non-transferable, non-exclusive license to use the App on your device subject to this Customer Agreement and the Appstore Rules. We reserve all other rights. From time to time updates to the App may be issued through App Store or Google Play or other legal App stores. Depending on the update, you may not be able to use our Services via the App until you have downloaded the latest version of the App and accepted any new terms.

In addition to your agreement with the foregoing terms and conditions, and notwithstanding anything to the contrary herein, the following provisions apply with respect to your use of any version of the App compatible with the iOS operating system of Apple Inc. ("Apple"). Apple is not a party to this Customer Agreement and does not own and is not responsible for the App. Apple is not providing any warranty for the App except, if applicable, to refund the purchase price for it. Apple is not responsible for maintenance or other support services for the App and shall not be responsible for any other claims, losses, liabilities, damages, costs or expenses with respect to the App, including any third-party product liability claims, claims that the App fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and claims with respect to intellectual property infringement. Any inquiries or complaints relating to the use of the App, including those pertaining to intellectual property rights, must be directed to EZREEZ in accordance with this Customer Agreement. The license you have been granted herein is limited to a non-transferable license to use the App on an Apple-branded product that runs Apple's iOS operating system and is owned or controlled by you, or as otherwise permitted by the Usage Rules set forth in Apple's App Store Terms of Service. In addition, you must comply with the terms of any third-party agreement applicable to you when using the App, such as your wireless data service agreement. Apple and Apple's subsidiaries are third-party beneficiaries of this Customer Agreement and, upon your acceptance of the terms and conditions of this Customer Agreement, will have the right (and will be deemed to have accepted the right) to enforce this Customer Agreement against you as a third-party beneficiary thereof; notwithstanding the foregoing, our right to enter into, rescind or terminate any variation, waiver or settlement under this Customer Agreement is not subject to the consent of any third party.

Information Security

You are responsible for configuring your information technology, computer programs and platform in order to access our Services. You should use your own virus protection software. You must not misuse our Services by introducing viruses, trojans, worms, logic bombs or other materials which are malicious or technologically harmful. You must not attempt to gain unauthorized access to the Services, or our Website, our servers, computers or databases. You must not attack the Services, including via our Website with any type of denial-of-service attack. By breaching this provision, you would commit a criminal offence under applicable law, including the Computer Fraud and Abuse Act. We may report any such breach to the relevant law enforcement authorities and we may co-operate with those authorities by disclosing your identity or other information to them. In the event of such a breach, your right to access and use our Website and/or our Services will cease immediately without notice, and you must immediately cease all such access and use.

EZREEZ's rights

Limitation on Wise's Liability, Indemnity and Release

In this section, we use the term "EZREEZ" to include each of their respective directors, officers, employees, agents, joint venturers, service providers and suppliers. Our affiliates include each entity that we control, we are controlled by or we are under common control with.

In no event shall EZREEZ be liable for lost profits or for any indirect, incidental, consequential, special, exemplary or punitive damages of any kind, under any contract, tort (including negligence), strict liability or other theory, including damages for loss of profits, use or data, loss of other intangibles, loss of business, loss of security of any information or other materials (including unauthorized interception by third parties of any information or other materials), even if advised in advance of the possibility of such damages or losses, however arising, including negligence, unless and to the extent prohibited by law. Our liability to you or any third parties in any circumstance is limited to the actual amount of direct damages.

In addition, to the extent permitted by applicable law, EZREEZ is not liable, and you agree not to hold EZREEZ responsible, for any damages or losses (including, but not limited to, loss of money, goodwill, or reputation, profits, or other intangible losses or any special, indirect, or

consequential damages) resulting directly or indirectly from: (1) your use of, or your inability to use, our websites, API, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf, or any of the Services; (2) delays or disruptions in our Website software, API, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf and any of the Services; (3) viruses or other malicious software obtained by accessing our websites, API, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf or any of the Services or any website or service linked to our websites, software or any of the Services; (4) glitches, bugs, errors, or inaccuracies of any kind in our websites, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf or any of the Services or in the information and graphics obtained from them; (5) the content, actions, or inactions of third parties; (6) a suspension or other action taken with respect to your EZREEZ Account; or (7) your need to modify your practices, content, or behavior, or your loss of or inability to do business, as a result of changes to this Customer Agreement or any other EZREEZ policy.

Indemnity

Except to the extent prohibited under applicable law, you agree to defend, indemnify and hold harmless EZREEZ and its affiliates, and their respective successors and assigns, from and against all claims, liabilities, damages, judgments, awards, losses, costs, expenses and fees (including attorneys' fees) arising out of or relating to (a) your or your authorized third parties use of, or activities in connection with, the Services; and (b) any violation or alleged violation by you of this Customer Agreement or applicable law.

Release

If you have a dispute with any other EZREEZ Account holder or a third party that you send money to or receive money from using the Services, you release EZREEZ from any and all claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes. In entering into this release you expressly waive any protections (whether statutory or otherwise) that would otherwise limit the coverage of this release to include only those claims which you may know or suspect to exist in your favor at the time of agreeing to this release.

Service Availability

We will try to make sure our Services are available to you when you need them. However, we do not guarantee that our Services will always be available or be uninterrupted. We have the right to suspend, withdraw, discontinue or change all or any part of our Service without notice. We will not be liable to you if for any reason our Services are unavailable (in whole or in part) at any time or for any period. You are responsible for making all arrangements necessary for you to have access to the Services (including all hardware and telecommunications services).

Disclaimer of Warranty

The Services are provided “As-Is” “Where Is” and “Where Available” and without any representation or warranty, whether express, implied or statutory. EZREEZ specifically disclaims any implied warranties of title, merchantability, fitness for a particular purpose and non-infringement. We disclaim all warranties with respect to the Services to the fullest extent permissible under applicable law, including the warranties of merchantability, fitness for a particular purpose, non-infringement and title.

Insolvency Proceedings

If any type of bankruptcy or insolvency proceeding is commenced by or against you, we'll be entitled to recover all reasonable costs or expenses (including reasonable attorneys' fees and expenses) incurred in connection with the enforcement of this Customer Agreement or objections that we supply information in connection with such proceeding.

Intellectual Property

“ezreez.com,” “EZREEZ,” are all logos related to our Services. You may not copy, imitate, modify or use them without EZREEZ's prior written consent. In addition, all page headers, custom graphics, button icons, and scripts are service marks, trademarks, and/or trade dress of EZREEZ. You may not copy, imitate, modify or use them without our prior written consent. You may use HTML logos provided by EZREEZ for the purpose of directing web traffic to the Services. You may not alter, modify or change these HTML logos in any way, use them in a

manner that mischaracterizes EZREEZ or the Services or display them in any manner that implies Wise's sponsorship or endorsement. All right, title and interest in and to the EZREEZ websites, any content thereon, the Services, the technology related to the Services, and any and all technology and any content created or derived from any of the foregoing is the exclusive property of EZREEZ and its licensors.

EZREEZ is a payment service provider

Our relationship with you under this Customer Agreement with you is as a payment service provider, and EZREEZ is an independent contractor for all purposes. EZREEZ is not your agent or trustee.

Other Information About this Customer Agreement

You may not transfer or assign any rights or obligations you have under this Customer Agreement without EZREEZ's prior written consent. EZREEZ may transfer or assign this Customer Agreement or any right or obligation under this Customer Agreement at any time. Each of the paragraphs of this Customer Agreement operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect. If we delay in asking you to do certain things or in taking action, it will not prevent us taking steps against you at a later date.

Our failure to act with respect to a breach of any of your obligations under this Customer Agreement by you or others does not waive our right to act with respect to subsequent or similar breaches.

This Customer Agreement, including any terms and conditions incorporated herein, is the entire agreement between you and us relating to the subject matter hereof, and supersedes any and all prior or contemporaneous written or oral agreements or understandings. This Agreement is between you and us. No other person shall have any rights to enforce any of its terms. This Agreement does not, and shall not be construed to, create any partnership, joint venture, employer-employee, agency or franchisor-franchisee relationship between you and us.