

Globridge Terms of Service

Effective Date: April 1, 2026

These Terms of Service (“Terms”) form a legally binding agreement between you and Globridge, Inc. (“Globridge,” “we,” “us,” or “our”) and govern your access to and use of our websites, mobile applications, APIs, dashboards, wallets, payment orchestration tools, and related services (collectively, the “Services”). By registering for, accessing, or using the Services, you agree to these Terms. If you do not agree, do not use the Services.

The Services may permit you to link bank accounts and payment methods, fund transactions in fiat, hold or instruct transfers of supported stablecoins or other digital assets where permitted, initiate cross-border payments and remittances, and access related compliance, reporting, and settlement tools. Supported features, corridors, stablecoins, networks, and payout methods may vary by jurisdiction and may change at any time. The Services may include transfers or settlement across supported blockchain networks, including networks such as Base, Solana, and Stellar.

Globridge is not a bank. Except where a specific product is expressly identified as being provided by a regulated banking partner under separate terms, the Services are not a bank account, deposit account, trust account, or brokerage account, and are not insured by the Federal Deposit Insurance Corporation, the Securities Investor Protection Corporation, or any other governmental agency. Depending on the product you use, funds or digital assets may be held by you directly, by a third-party custodian or banking partner for your benefit, or in an omnibus, settlement, or for-benefit-of arrangement pending final settlement. Globridge does not directly custody funds or digital assets in all cases.

We may revise these Terms from time to time. If applicable law requires notice, we will provide it. Your continued use of the Services after revised Terms become effective constitutes acceptance of the revised Terms.

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1. Eligibility and Account Registration

1.1 Eligibility

To use the Services, you must: (a) be at least eighteen (18) years old and able to form a binding contract, or, if you are acting for a legal entity, have authority to bind that entity; (b) reside, be located, or be organized in a jurisdiction where the Services are lawfully offered; (c) not be a person or entity with whom Globridge is prohibited from doing business under applicable law, including sanctions laws; and (d) satisfy any additional onboarding, licensing, or corridor-specific requirements we establish.

1.2 Personal and Business Use

You may use the Services only for your own account unless Globridge has approved a business or enterprise account in writing. If you open or use an account for a legal entity, you represent and warrant that: (a) the entity is duly organized and validly existing; (b) you have authority to bind the entity; and (c) you will provide all information we request regarding controllers, beneficial owners, authorized users, and the entity's activities.

1.3 Registration

You must provide complete, accurate, current, and truthful information at all times. You must promptly update any information that changes. We may suspend or terminate your access if we cannot verify your information or if any information you provide is incomplete, misleading, or inaccurate.

1.4 Account Limits and Multiple Accounts

Unless we expressly permit otherwise, you may maintain only one personal account. We may merge, restrict, suspend, or close duplicate or related accounts.

1.5 Security and Authorized Use

You are responsible for maintaining the confidentiality of your credentials, devices, passcodes, private keys, authentication factors, and API credentials. You must promptly notify us at support@globridge.com if you suspect unauthorized access, compromised credentials, or suspicious activity. We may rely on instructions submitted through authenticated access to your account or integrations unless applicable law provides otherwise.

1.6 Connected Persons

If you give us information about a recipient, beneficial owner, authorized user, or other person connected to your account or transaction, you represent that you are authorized to provide that information and, where required by law, that you have provided any required privacy notice to that person.

2. Description of Services

2.1 Scope of Services

Subject to availability, applicable law, and these Terms, the Services may include: (a) account and wallet interfaces for managing supported fiat and stablecoin activity; (b) bank-account and ACH connectivity; (c) funding, conversion, and payout tools; (d) stablecoin settlement across supported blockchain networks; (e) cross-border remittance and payment orchestration services, including supported corridors such as U.S.-to-Philippines; (f) APIs, webhooks, and other integrations; and (g) compliance, reporting, and support tools.

2.2 Availability

Not all Services, corridors, payout methods, stablecoins, or blockchain networks are available in all jurisdictions or at all times. We may add, remove, suspend, or modify any Service, corridor, feature, digital asset, or provider at any time, with or without prior notice, to the extent permitted by law.

2.3 Provider Model

Some Services are provided directly by Globridge; others are enabled through affiliates or independent third-party providers, including licensed money transmitters, banks, custodians, wallet infrastructure providers, payment processors, FX or liquidity providers, and disbursement partners. Certain products or features may require you to accept separate terms from those providers. If partner or product-specific terms conflict with these Terms as to that product or feature, the partner or product-specific terms will control.

2.4 No Escrow or Fiduciary Relationship

The Services are offered solely to facilitate payments, transfers, settlement, and related wallet functionality. The Services are not an escrow service, trust service, or fiduciary arrangement, and Globridge does not act as your trustee, investment adviser, broker, or agent except to the limited extent necessary to carry out your payment or settlement instructions.

2.5 APIs and Integrations

If we provide APIs, SDKs, developer tools, or other integrations, you may use them only in accordance with our technical documentation, security requirements, rate limits, and any additional terms we provide. We may monitor, throttle, disable, or revoke API access at any time.

3. Electronic Communications, Consents, and Account Security

3.1 Electronic Delivery

By using the Services, you consent to receive electronically all agreements, disclosures, receipts, notices, statements, tax documents, customer service communications, updates, and other communications relating to the Services, including by email, SMS, in-app notification, push notification, dashboard message, or website posting. You must maintain a valid email address, phone number, and compatible devices and software. Standard message or data rates from your carrier may apply.

3.2 Withdrawal of Consent

If you withdraw consent to receive communications electronically, we may close or limit your account or your access to the Services to the extent electronic delivery is required for us to provide the Services lawfully and operationally.

3.3 Security Measures

You must follow all security procedures we require, including multi-factor authentication, device verification, password standards, and API key controls. You must not share your credentials or permit others to access your account except authorized users approved by us for a business account.

3.4 Fraud and Social Engineering

You are responsible for safeguarding your devices, email accounts, phone number, and credentials. We are not responsible for losses arising from phishing, SIM swaps, malware, social engineering, remote-access scams, or

other compromises of your systems or accounts unless required by law or caused by our gross negligence or willful misconduct.

4. Regulatory Compliance

4.1 Identity Verification and Compliance Reviews

To comply with applicable law and our risk controls, we may obtain, verify, record, and update information about you, your business, your beneficial owners, your recipients, and other persons connected to your account or transactions. This may include identity, residency, tax, source-of-funds, source-of-wealth, business activity, and wallet-ownership verification.

4.2 Information We May Request

We or our Providers may request, among other things, your name, address, date of birth, email address, phone number, Social Security number or tax identification number, government-issued identification, selfie or liveness checks, bank statements, business records, beneficial ownership information, transaction purpose, recipient information, wallet addresses, public keys, transaction hashes, and evidence of source of funds or source of wealth.

4.3 Screening and Monitoring

You authorize Globridge and its Providers to conduct identity verification, sanctions screening, fraud checks, blockchain analytics, device and behavioral monitoring, and other compliance or risk reviews using internal systems, public records, government lists, fraud-prevention databases, credit or identity bureaus where permitted, and third-party vendors.

4.4 Ongoing Monitoring

We may monitor account activity, transaction patterns, funding methods, connected accounts, counterparties, wallet addresses, geolocation signals, IP addresses, and blockchain activity to detect fraud, financial crime, sanctions exposure, or violations of these Terms.

4.5 Delays, Holds, Freezes, Rejections, and Reporting

We may delay, decline, cancel, refuse, reverse, restrict, freeze, or block any account, feature, balance, or transaction if we believe it is necessary or advisable to: (a) comply with law, regulation, legal process, or regulator guidance; (b) complete a compliance or risk review; (c) respond to suspected fraud, money laundering, terrorist financing, sanctions exposure, theft, cybercrime, or other unlawful activity; (d) prevent loss to Globridge, you, our Providers, or third parties; or (e) protect the security or integrity of the Services. We may file reports and make disclosures to regulators, law enforcement, tax authorities, courts, self-regulatory bodies, banking partners, or other counterparties where required or permitted by law. In some cases, law or security obligations may prevent us from disclosing the reason for our action.

4.6 Your Compliance Obligations

You represent and warrant that all activity through your account is lawful, properly authorized, and not intended to conceal, disguise, or evade applicable law. You will provide promptly any information or assistance we reasonably request for compliance, risk, audit, or investigative purposes.

4.7 Travel Rule and Similar Requirements

Where required by law or industry standard, you authorize us and our Providers to collect, use, store, and transmit originator, beneficiary, and related transaction information to counterpart institutions, virtual asset service providers, payment intermediaries, or other parties.

5. Transactions, Settlement, Cancellations, and Error Resolution

5.1 Transaction Requests

Each payment, transfer, conversion, or settlement instruction you submit is a separate request that we may accept or reject in our discretion. We are not required to process any transaction unless and until we have received all required information, completed required reviews, and received sufficient cleared funds or supported digital assets.

5.2 Funding Authorizations

By linking a bank account, card, or other payment method, you authorize Globridge and its Providers to debit, credit, charge, reverse, correct, and, where permitted, reinitiate or resubmit transactions to that payment method in accordance with your instructions and these Terms, including for refunds, returns, chargebacks, error corrections, and recovery of amounts you owe us. You represent that you are the authorized holder or user of each funding source you use.

5.3 Accuracy of Transaction Instructions

You are solely responsible for ensuring that all transaction instructions are complete, accurate, and correct, including recipient names, bank account numbers, routing information, mobile wallet details, blockchain networks, wallet addresses, memo or destination tags, and payout methods. If the bank account number, wallet address, mobile number, or other unique identifier you provide conflicts with the recipient name you provide, we and our Providers may rely on the unique identifier to process the transaction. Globridge is not responsible for losses caused by inaccurate or incomplete information you provide.

5.4 When We Receive Your Transaction

We generally treat a transaction request as received when: (a) you submit it through the Services; (b) we accept it; (c) all required compliance and security checks are complete; and (d) we have received sufficient cleared funds or supported digital assets. For certain payment methods, including debit card or available in-platform balance, we may begin processing earlier.

5.5 Processing and Settlement

We will use commercially reasonable efforts to process accepted transactions in accordance with the delivery estimates or disclosures provided to you. Delivery times are estimates only and may depend on banking hours, payout partner availability, recipient verification, network congestion, chain confirmations, sanctions screening, system availability, corridor rules, and factors outside our control.

5.6 Transaction Completion and Finality

(a) Fiat payouts. A fiat transaction is deemed completed when the recipient's bank, wallet provider, payout provider, or other receiving institution credits the recipient or makes funds available to the recipient.

(b) On-chain digital asset transfers. A digital asset transaction to an external blockchain address is deemed completed when the transaction has been broadcast to the applicable supported network and accepted for

propagation, or when the receiving custodial provider or wallet infrastructure has credited the designated recipient account, whichever occurs first. Once a digital asset transfer has been broadcast or credited, it may be irreversible.

(c) Internal or omnibus ledger transfers. Certain transactions may settle first on an internal ledger or through a Provider before final external settlement. Such credits may be provisional until final settlement is confirmed, and we may reverse or adjust provisional entries if the underlying payment, digital asset transfer, or Provider settlement fails, is returned, or is prohibited.

5.7 Cancellations

You may request cancellation of a transaction before it is completed. We may require sufficient information to identify the transaction. We may deny a cancellation request if the transaction has already been completed, broadcast on-chain, paid out, deposited, or otherwise made available to the recipient, or if cancellation is not operationally possible. Where applicable law grants you a specific cancellation right, including a right to cancel certain U.S. remittance transfers within thirty (30) minutes after payment, that law controls. Non-refundable network fees, miner or validator fees, third-party payout charges, and similar pass-through fees may be deducted from any cancellation refund to the extent permitted by law.

5.8 Failed, Returned, Rejected, or Delayed Transactions

Transactions may be delayed, rejected, reversed, or fail for many reasons, including insufficient or unavailable funds, chargebacks, ACH or wire returns, incorrect instructions, network or smart-contract errors, unsupported or congested blockchain networks, chain reorganizations, failed gas estimation, recipient bank rejection, unsupported payout method, sanctions or fraud flags, legal restrictions, compliance reviews, Provider outages, or force majeure. If a transaction fails before completion, we may cancel it and refund or restore funds to you, less any non-refundable fees or costs to the extent permitted by law.

5.9 Underlying Payment Reversals and Recovery

If your funding payment is reversed, returned, disputed, charged back, clawed back, or otherwise invalidated after we have already completed or initiated a payout or on-chain transfer, you remain liable to us for the full amount, plus any fees, losses, and reasonable recovery costs. You authorize us to recover such amounts by debiting any linked payment method, offsetting any balances or credits held for you, reversing provisional entries, suspending your account, using collection agencies, or pursuing legal remedies.

5.10 Recipient Verification and Provider Controls

Recipients may be required to complete identity, sanctions, or fraud checks with us or our Providers before receiving funds. Providers may impose additional requirements, hours, limits, verification steps, or local restrictions. We are not responsible for delays or failures caused by recipient non-cooperation or by independent Provider requirements.

5.11 No Purchase Protection; No Escrow

The Services are not intended to provide purchase protection or escrow. You should send funds or digital assets only to people or entities you know and trust, or to approved counterparties on permitted transactions. Globridge does not guarantee the quality, safety, legality, delivery, or performance of goods or services purchased using the Services.

5.12 Error Resolution and Complaints

If you believe that an error has occurred, you were charged incorrectly, or a transaction was not made available as disclosed, you must contact us as soon as possible and no later than one hundred eighty (180) days after the

transaction date or the disclosed availability date, unless a shorter or longer period is required by applicable law. You may contact us at support@globridge.com. We may require you to provide documents and information reasonably necessary to investigate the issue. Nothing in these Terms limits any non-waivable rights you may have under applicable remittance transfer, money transmission, consumer financial, or electronic funds transfer law.

6. Fees and Pricing

6.1 Disclosed Fees

You agree to pay all fees, spreads, charges, and taxes associated with the Services. Before you authorize a transaction, we will disclose the transaction amount, fees charged by us, any quoted exchange rate or conversion rate we apply, and the amount expected to be delivered, to the extent required by law and reasonably available.

6.2 Conversion Rates and Spread

When a transaction involves conversion between currencies, stablecoins, or other digital assets, the rate or quote may include a spread, margin, routing markup, or other compensation retained by Globridge or our Providers. If we offer a locked quote or guaranteed rate, it applies only during the stated time window and only if we receive sufficient cleared funds or supported digital assets within that time. If the quote expires, your funding arrives late, or market conditions or Provider requirements materially change, we may requote, delay, or cancel the transaction.

6.3 Third-Party Fees

Your bank, card issuer, recipient institution, blockchain network, wallet provider, telecommunications carrier, internet service provider, or other third parties may impose additional fees, including cash advance fees, NSF fees, wire fees, gas fees, validator fees, cash-out fees, over-limit fees, and local taxes or levies. Those charges are your responsibility unless applicable law provides otherwise.

6.4 Taxes

You are responsible for any taxes, duties, withholding, reporting, or governmental charges arising from your use of the Services, except taxes imposed on Globridge's net income.

6.5 Setoff and Deductions

You authorize us to deduct amounts you owe Globridge or our Providers from balances, refunds, credits, or other amounts otherwise payable to you, to the extent permitted by law.

6.6 Fee Changes

We may change fees, spreads, or pricing from time to time. Where applicable law requires notice, we will provide it. Updated pricing may be posted in the Services or otherwise disclosed before you authorize a transaction.

7. Third-Party Service Providers and Partner Terms

7.1 Provider Ecosystem

Globridge relies on third parties to deliver the Services, including banks, licensed money transmitters, payment processors, card networks, custody providers, wallet infrastructure providers, blockchain node providers, liquidity providers, FX providers, KYC or KYB vendors, sanctions and blockchain analytics providers, disbursement partners, cloud providers, telecommunications vendors, auditors, insurers, and API or platform partners (collectively, "Providers").

7.2 Authorization to Share Information and Instructions

You authorize Globridge to share your information, transaction data, wallet information, and instructions with Providers to the extent necessary to offer, secure, process, settle, reverse, investigate, or support the Services.

7.3 Separate Provider Terms

Some Providers may require you to accept their own terms, disclosures, or privacy notices. Your use of Provider-enabled features may also be subject to those separate terms. If you do not accept required Provider terms, you may not be able to use the related Service.

7.4 Independent Third Parties

Many Providers operate independently and are not under Globridge's control. Except to the extent required by law, Globridge is not responsible for the acts, omissions, errors, insolvency, downtime, processing schedules, or policies of independent Providers, including recipient institutions or public blockchain networks.

7.5 Changing Providers or Routing

We may change Providers, routing logic, settlement paths, network selection, or payout methods at any time to improve speed, cost, availability, compliance, or operational resilience, provided the resulting transaction remains materially consistent with your instructions or applicable disclosures.

8. Risk Disclosures

8.1 No Bank Deposit or Government Insurance

The Services are not bank deposits and are not insured against loss by the FDIC, SIPC, or any other governmental agency unless a specific partner product expressly says otherwise.

8.2 Stablecoin Risks

Supported stablecoins are digital assets and involve risk. A stablecoin may fail to maintain its intended value, may become illiquid, may be suspended or delisted, may be subject to issuer blacklisting or freezing, and may be affected by reserve, redemption, insolvency, governance, cybersecurity, or regulatory events. A stablecoin is not legal tender and is not guaranteed by any government.

8.3 Blockchain and Smart-Contract Risks

Transactions across blockchain networks may be delayed, rejected, or rendered irreversible because of congestion, forks, validator failures, chain reorganizations, smart-contract bugs, gas volatility, node outages, bridge or interoperability failures, cyberattacks, or other protocol issues. Once broadcast to a blockchain, a transfer may not be reversible. Public blockchains may expose transaction metadata permanently.

8.4 Custody and Wallet Risks

Depending on the feature you use, digital assets may be held by a third-party custodian, in wallet infrastructure managed by a Provider, or in a self-custodied or external wallet you control. If you use a self-custodied or external wallet, you are solely responsible for your private keys, seed phrases, device security, network selection, and address accuracy. If you lose access to your wallet or credentials, your assets may be unrecoverable.

8.5 Banking and Provider Risks

Banks, money transmitters, payout providers, card networks, wallet providers, and recipients' institutions may delay, reject, reverse, freeze, or return transactions. Local operating hours, holidays, documentation requirements, account-status issues, or country restrictions may affect availability.

8.6 Regulatory and Tax Risks

Laws applicable to fiat payments, digital assets, stablecoins, sanctions, tax reporting, money transmission, remittances, and custody may change quickly and may limit or prohibit certain Services, assets, users, or corridors with little or no notice. You are solely responsible for determining the tax consequences of your use of the Services.

8.7 No Investment Advice or Purchase Protection

Globridge does not provide investment, legal, tax, or accounting advice. Globridge does not guarantee the quality or delivery of any goods or services paid for through the Services and does not provide escrow or purchase-protection services.

9. Prohibited Activities

You may not, directly or indirectly:

- use the Services for any unlawful purpose or in violation of any applicable law, regulation, sanction, court order, or regulatory guidance;
- engage in fraud, money laundering, terrorist financing, sanctions evasion, theft, tax evasion, bribery, corruption, structuring, or any deceptive, abusive, or manipulative activity;
- use the Services as an unlicensed money transmission business, payment facilitator, marketplace settlement service, escrow service, or on behalf of third parties without our prior written approval;
- send or receive funds or digital assets related to illegal goods or services, including dark-market activity, ransomware, unauthorized gambling, controlled substances, weapons trafficking, human exploitation, or other prohibited conduct;
- use mixers, tumblers, privacy tools, chain-hopping, or similar techniques to conceal the source, beneficial ownership, or destination of funds or digital assets in violation of law or our policies;
- provide false, incomplete, misleading, or outdated information, impersonate another person, or use a payment method, wallet, device, or identity that you are not authorized to use;
- attempt to circumvent account limits, compliance controls, sanctions screening, risk restrictions, or prior suspensions, including by opening additional or substitute accounts;
- interfere with, disrupt, reverse engineer, scrape, crawl, probe, or attack the Services or any related systems, APIs, software, or networks, including by introducing malware, bots, denial-of-service traffic, or other harmful code;
- use an anonymizing proxy, VPN, automation, or other mechanism to obscure your location or identity in a manner that impairs our compliance or security controls;
- engage in abusive conduct toward Globridge personnel, Providers, or other users; or

- otherwise use the Services in a manner that exposes Globridge, its affiliates, or Providers to legal, reputational, compliance, or operational risk.

If we reasonably believe that you have engaged in a prohibited activity or that your account or transaction presents elevated risk, we may take any action described in Section 10.

10. Suspension and Termination

10.1 Your Right to Close Your Account

You may stop using the Services and request closure of your account at any time, subject to completion of pending transactions, payment of outstanding amounts, and any compliance or verification procedures we reasonably require before returning funds or digital assets.

10.2 Our Rights

We may, at any time and without liability to you to the extent permitted by law, restrict, suspend, hold, reserve, decline, reverse, cancel, freeze, or terminate your account or access to any Service if: (a) we suspect fraud, unlawful activity, sanctions exposure, or misuse of the Services; (b) we cannot verify your identity or required information; (c) we are required to do so by law, legal process, Provider requirement, or regulatory guidance; (d) your account presents security, operational, or credit risk; (e) your funding source is returned or charged back; (f) a Provider terminates or restricts service; (g) a supported corridor, network, or asset is discontinued; or (h) you breach these Terms or any applicable Provider terms.

10.3 Holds, Reserves, and Returns

If we suspend or terminate your account, we may hold or reserve funds or digital assets as reasonably necessary to complete investigations, comply with law, protect against reversals or claims, recover amounts owed, or safely unwind transactions. Subject to law and operational feasibility, we may return remaining funds or digital assets to a linked funding source, designated bank account, or designated compatible wallet after deducting any amounts owed to us or our Providers. We may require additional verification before any return. Unclaimed balances may be escheated or otherwise handled as required by law.

10.4 Surviving Obligations

Any provisions that by their nature should survive termination will survive, including provisions relating to compliance reviews, transaction recoveries, fees owed, risk disclosures, limitation of liability, indemnification, dispute resolution, and records retention.

11. Limitation of Liability; Disclaimer of Warranties

11.1 Disclaimer of Warranties

Except as expressly required by applicable law, the Services are provided on an “as is” and “as available” basis. Globridge disclaims all warranties, express, implied, or statutory, including implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, uninterrupted availability, accuracy, or security.

11.2 Exclusion of Certain Damages

To the fullest extent permitted by law, Globridge, its affiliates, and its Providers will not be liable for any indirect, incidental, special, consequential, punitive, or exemplary damages, or for any loss of profits, revenue, business

opportunity, goodwill, data, or expected savings, arising out of or relating to the Services, even if advised of the possibility of such damages.

11.3 Liability Cap

To the fullest extent permitted by law, Globridge's aggregate liability arising out of or relating to: (a) a specific transaction will not exceed the amount of the transaction principal and fees paid to Globridge for that transaction to the extent such amounts are required to be refunded under applicable law; and (b) any other claim will not exceed the greater of (i) the total fees you paid directly to Globridge in the twelve (12) months preceding the event giving rise to the claim, or (ii) US\$500.

11.4 No Liability for Certain Causes

Except as required by law, we are not liable for losses caused by: (a) your inaccurate instructions or failure to safeguard credentials; (b) recipient actions or failures; (c) acts or omissions of Providers, banks, card issuers, public blockchain networks, wallet providers, custodians, or counterparties; (d) sanctions, compliance holds, or government action; (e) cyber incidents not caused by our failure to use reasonable security measures; (f) stablecoin depegging, issuer action, market conditions, or regulatory changes; or (g) force majeure events.

11.5 Non-Waivable Rights

Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law, including non-waivable rights you may have under applicable remittance, money transmission, or consumer financial law.

12. Indemnification

You will defend, indemnify, and hold harmless Globridge, its affiliates, Providers, and their respective officers, directors, employees, agents, and contractors from and against any third-party claims, losses, liabilities, damages, judgments, penalties, fines, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your breach of these Terms or any applicable law; (b) your use of the Services; (c) any transaction initiated or purportedly initiated through your account or credentials; (d) your violation of the rights of any third party; or (e) your failure to provide accurate transaction, account, or compliance information. This Section does not apply to the extent a claim results directly from Globridge's gross negligence, fraud, or willful misconduct.

13. Dispute Resolution, Arbitration, Governing Law, and General Provisions

13.1 Informal Resolution First

Before either party commences arbitration or litigation, the parties agree to attempt to resolve the dispute informally. You must send a written notice describing the dispute, the facts supporting it, the relief sought, and your contact information to legal@globridge.com with the subject line "Dispute Notice." We will send any notice to the email address associated with your account. The parties agree to work in good faith for sixty (60) days to resolve the dispute. This informal-resolution process is a condition precedent to arbitration or suit, except for claims seeking emergency injunctive relief.

13.2 Agreement to Arbitrate

Except for claims that may be brought in small claims court, claims seeking temporary injunctive relief to protect intellectual property or confidential information, or claims that applicable law makes non-arbitrable, any dispute, claim, or controversy arising out of or relating to these Terms, the Services, your account, or any transaction,

including questions of arbitrability, will be resolved by final and binding arbitration on an individual basis. The arbitration will be administered by JAMS under its Streamlined Rules or Comprehensive Rules, as applicable, and the Federal Arbitration Act will govern this arbitration agreement and its interpretation and enforcement.

13.3 Arbitration Procedure

Arbitration may be conducted by video conference, telephone, written submissions, or in person in a location reasonably convenient to you, as determined under the applicable JAMS rules. The arbitrator may award the same individualized relief that a court could award. Judgment on the award may be entered in any court of competent jurisdiction.

13.4 Class and Jury Waiver

YOU AND GLOBRIDGE WAIVE ANY RIGHT TO A JURY TRIAL AND ANY RIGHT TO PARTICIPATE IN A CLASS ACTION, COLLECTIVE ACTION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY RESOLVE CLAIMS ONLY BETWEEN YOU AND GLOBRIDGE AND MAY NOT CONSOLIDATE CLAIMS OR PRESIDE OVER ANY REPRESENTATIVE OR CLASS PROCEEDING EXCEPT AS EXPRESSLY REQUIRED BY NON-WAIVABLE LAW.

13.5 Mass Arbitration

If twenty-five (25) or more similar claims are asserted against Globridge by the same or coordinated counsel, the parties agree that such claims will be administered in batches or staged proceedings consistent with JAMS mass arbitration procedures, with statutes of limitation tolled during the agreed informal-resolution and batching process.

13.6 Arbitration Opt-Out

You may opt out of this arbitration agreement by sending an email from the email address associated with your account to legal@globridge.com within thirty (30) days after you first accept these Terms. The email must state your full name, account email, and a clear statement that you wish to opt out of arbitration. Opting out of arbitration does not affect any other part of these Terms.

13.7 Governing Law

Except to the extent preempted by the Federal Arbitration Act or superseded by non-waivable law, these Terms and any non-arbitrable dispute will be governed by the laws of the State of Delaware, without regard to conflict-of-laws rules. Any non-arbitrable proceeding must be brought exclusively in the state or federal courts located in Delaware, and each party consents to that forum and venue.

13.8 Providers as Beneficiaries

Globridge's affiliates and Providers are intended third-party beneficiaries of Sections 7, 11, 12, and 13 and may enforce those sections as if they were parties to these Terms.

13.9 Force Majeure

Globridge is not liable for any delay, failure, suspension, or interruption caused by events beyond its reasonable control, including legal or regulatory changes, sanctions measures, bank or market closures, war, terrorism, civil unrest, labor disputes, power outages, telecommunications failures, internet disruptions, cyberattacks, natural disasters, or blockchain or Provider outages.

13.10 Assignment

You may not assign or transfer your rights or obligations under these Terms without our prior written consent. We may assign or transfer these Terms or any rights or obligations under them, including in connection with a merger, acquisition, corporate reorganization, or sale of assets.

13.11 Severability and No Waiver

If any provision of these Terms is found unenforceable, the remainder will remain in effect to the fullest extent permitted by law. A failure to enforce any provision is not a waiver of that or any other provision.

13.12 Entire Agreement

These Terms, together with any disclosures, receipts, partner terms, and policies expressly incorporated by reference, constitute the entire agreement between you and Globridge regarding the Services and supersede prior discussions or understandings relating to the same subject matter.

Contact Information

Customer support: support@globridge.com

Legal notices: legal@globridge.com

Privacy requests: privacy@globridge.com