

TERMS AND CONDITIONS

Effective Date: October 21, 2025

Entity: A2A Global Inc, a Delaware Corporation (File No. 10050200)

IMPORTANT NOTICE: A2A Global Inc is not involved in money transmission and does not touch the funds. All receipt, holding, transfer, settlement, and disbursement of funds are performed solely by licensed banks and Money Service Businesses (MSBs), which also conduct KYC, KYB, AML, CFT, sanctions screening, and other prudential regulatory activities.

Acceptance of Terms

By accessing or using the A2A Global Service/Platform, you agree to these Terms and our Privacy Policy. If you do not agree, you must stop using the Service.

Definitions

Payer: An individual or a business client that pays for a Payee's outsourced works and tasks using the A2A Global Service/Platform.

Payee: A person or entity (for example, a freelancer) who completes outsourced tasks for a Payer and requests payment from the Payer via the A2A Global Service/Platform.

Licensed Service Providers: Third parties that are appropriately licensed to provide financial services, including Licensed Money Service Businesses (MSBs) and Banks, which may process, collect, transmit, or settle payments.

A2A Global Service/Platform: Software that enables Payees to generate payment links, allows Payers to make cross-border payments to Payees, and facilitates information and technology interaction with Licensed Service Providers such as MSBs and Banks.

Payment Link: A uniquely generated link or QR that enables a Payer to initiate a payment through a Licensed Service Provider's checkout or payment flow.

Provider Account: An account held by a Payee or Payer directly with a Licensed Service Provider, governed by that provider's terms.

Nature of Services

1. A2A Global provides information and technology services that connect Payers, Payees, and Licensed Service Providers.

2. A2A Global does not accept, hold, transmit, or settle funds and does not provide money transmission or banking services.
3. All financial services, including KYC/KYB, AML/CFT, sanctions screening, and settlement, are performed by Licensed Service Providers under their own licenses and terms.

Account Registration and Use

1. You must provide accurate, current, and complete information and keep it updated.
2. You are responsible for safeguarding credentials and for all activities under your account.
3. We may require verification or additional information and may suspend or terminate access for non-compliance or risk concerns.

Generating and Using Payment Links

1. Payees may generate Payment Links to request payment for services rendered.
2. Payers initiate payments via Licensed Service Providers' checkout experiences linked from Payment Links.
3. Availability of methods, currencies, FX, and fees is determined by the relevant Licensed Service Provider and jurisdiction.

Fees and Taxes

1. Any A2A Global Platform fees will be disclosed in the interface or applicable order.
2. Licensed Service Providers may charge separate processing, FX, or settlement fees.
3. Payees are responsible for taxes related to amounts received. Payers are responsible for taxes on amounts paid.

Prohibited Activities

You agree not to:

- Use the Service for unlawful activities, including sanctions evasion, fraud, or prohibited goods/services.
- Interfere with security or integrity, scrape, or reverse engineer the Platform.
- Misrepresent identity, beneficial ownership, or the nature of transactions.

- Bypass provider onboarding or risk controls.

Payment Processing and Settlement

1. Payments are processed and settled by Licensed Service Providers to designated accounts per their schedules and policies.
2. Chargebacks, disputes, refunds, reversals, and compliance holds are managed by Licensed Service Providers under their terms.
3. A2A Global is not a party to the commercial agreement between Payer and Payee and has no obligation to mediate disputes about scope, quality, or delivery of work.
4. A2A Global does not touch the funds at any point in the transaction lifecycle.

Compliance and Sanctions

1. You must comply with applicable laws, including AML/CFT, sanctions, anti-corruption, and consumer protection laws.
2. Licensed Service Providers conduct KYC, KYB, AML/CFT checks, and sanctions screening. A2A Global may facilitate information exchange to support such checks but does not itself provide regulated money transmission or custody.
3. Failure to cooperate with Licensed Service Providers' compliance requirements may result in denial or termination of services.

Data and Privacy

- We process personal and transactional metadata to provide and improve the Platform and to support integrations with Licensed Service Providers.
- Details are described in the Privacy Policy.

Intellectual Property

- The Platform, APIs, documentation, and content are owned by A2A Global or its licensors.
- You receive a limited, revocable, non-transferable right to use the Platform as permitted by these Terms.

Confidentiality

- Non-public information exchanged to use the Platform must be kept confidential and used only for the intended purpose.

Warranties and Disclaimers

1. The Platform is provided “as is” and “as available.”
2. A2A Global disclaims all warranties to the maximum extent permitted by law, including implied warranties of merchantability, fitness for a particular purpose, and non-infringement.
3. We do not warrant uninterrupted or error-free operation or compatibility with any specific provider, method, or jurisdiction.

Limitation of Liability

1. To the maximum extent permitted by law, A2A Global will not be liable for indirect, incidental, special, consequential, or exemplary damages, including lost profits or data.
2. A2A Global’s aggregate liability arising out of or related to the Service will not exceed the greater of the fees you paid to A2A Global in the three months preceding the event or 500 USD.

Indemnification

- You will indemnify and hold harmless A2A Global, its affiliates, and personnel from claims, damages, liabilities, costs, and expenses arising from your use of the Service, your content, your violation of laws, or your breach of these Terms.

Suspension and Termination

- We may suspend or terminate access for suspected violations, fraud, security risk, or legal/regulatory reasons.
- You may stop using the Service at any time. Sections intended to survive termination will continue in effect.

Changes to the Service and Terms

- We may modify the Service or these Terms. Changes are effective upon posting. Your continued use constitutes acceptance.

Governing Law and Dispute Resolution

1. These Terms are governed by Delaware law, without regard to conflict-of-law rules.
2. Exclusive jurisdiction and venue lie in the state and federal courts located in Delaware.

Contact

Email: legal@a2a.global

Mailing Address: A2A Global Inc, 131 Continental Drive, Suite 301, Newark, Delaware, United States, 19713

Changes to This Terms & Conditions

- We may update this Policy. Material changes will be indicated by updating the Effective Date. Continued use of the Platform after changes indicates acceptance.