

POCKETBOOK, INC.

**SERVICE-SPECIFIC TERMS
SWEEPS**

Effective Date: April 24, 2025

These Service-Specific Terms (“SSTs”) are a part of and supplement the Terms of Service between Pocketbook and you (the “Terms of Service”) and set forth the specific terms governing your use of the Pocketbook’s Sweep service (“Sweeps” or the “Sweep Service”). In the event of a conflict between these SSTs and the Terms of Service, these SSTs will control, but only to the extent of the conflict. By registering for or using the Sweep service, you are accepting and agreeing to these SSTs. Capitalized terms not defined herein shall have the meanings set forth in the Terms of Service.

(a) General Description of Sweep Service

Subject to the terms, provisions and conditions of Pocketbook’s Terms of Service and these SSTs, Pocketbook will provide the Sweep Service to you. Utilizing the Sweep Service, you may move funds from your Processing Account to a Linked Account designated by you. By electing to use the Sweep Service, payments received by you for invoices initiated by you using your Pocketbook Account will automatically be swept from your Processing Account to the designated Linked Account two business days following the business day on which such invoice payments have cleared and been marked “Paid” in your Pocketbook Account. Sweep transactions are contingent upon final settlement of the funds in your Processing Account. Funds swept to your Linked Account may be subject to further settlement timelines and may not be immediately available for withdrawal or use.

(b) User Access

Upon acceptance of these terms by the Natural Person Representative, only the Natural Person Representative or an Authorized User is permitted to use or cancel the Sweep Service.

(c) Sweep Service Authorization

By setting up the Sweep Service and accepting these SSTs, you authorize Pocketbook on your behalf to instruct the Bank to initiate an automated clearing house (“ACH”) credit entry to transfer funds from your Processing Account to the Linked Account designated by you in accordance with and as set forth in these SSTs. The Sweep Service ACH transactions are subject to operating rules of the National Automated Clearing House Association, and you authorize Pocketbook and the Bank to process ACH transactions in accordance with those rules.

(d) Reversals

You acknowledge and agree that, at any time, or from time to time, the Bank may reverse any transfer or credit made to or from the Processing Account or any Linked Account to carry out the intent and purposes of the SSTs. You further acknowledge that the Bank or Pocketbook will provide notice to you of such transactions as promptly as reasonably practicable. The Bank may reverse any transfer or credit, for example, if the Bank or Pocketbook determines in their sole discretion that to do so may assist the Bank or Pocketbook to avoid any loss, liability, or to correct any error, or to cover any overdraft that might arise in such accounts. In addition, you acknowledge and agree that Pocketbook may reduce the amount of a Sweep to net out any returns of funds from a previously completed Sweep.

(e) Account Transfer Limitations

All Sweeps will be subject to any applicable terms and conditions governing your use of your Pocketbook Account, including but not limited to any dollar amount limits, transaction frequency caps, or regulatory restrictions as may be specified in the Terms of Service.

(f) Insufficient Funds

The Sweep Service sweeps funds from the Processing Account only when there are available funds. If “available” funds are insufficient to cover the amount of a Sweep, such Sweep will not be made until the next business day in which sufficient funds are available to cover the Sweep. For purposes of the Sweep Service, “available” funds are funds that are fully collected and finally settled in your Pocketbook Account.

(g) Processing Sweeps

You acknowledge and agree that: (i) Sweeps pursuant to these SSTs are not executed on a real-time basis; (ii) Pocketbook may look at the applicable end of day balance of your Processing Account to determine whether a Sweep will occur; and (iii) although Sweeps will be executed with the Bank’s normal processing procedures, the processing may occur after the Bank is closed. If a Sweep would occur on a day that is not a business day, then the transaction may be, in the Bank’s discretion, processed on the next business day. Processing delays may affect the availability of funds in the Linked Account.

(h) Cancellation

The Natural Person Representative or an Authorized User can submit a request to cancel the Sweep Services from the Sweep dashboard at any time or by emailing support at support@pocketbook.tech. Cancellations will be effective no more than 5 business days following the date of the request. Pocketbook reserves the right to suspend or cancel the Sweep Services authorization at any time. The cancellation will take effect immediately unless Pocketbook decides to have it take place later.

YOU CERTIFY THAT FOR A PERIOD OF 60 DAYS FOLLOWING THE CANCELLATION OF THE SWEEP SERVICES POCKETBOOK IS AUTHORIZED TO DEBIT THE DESIGNATED LINKED ACCOUNT IF THERE ARE INSUFFICIENT FUNDS IN THE PROCESSING ACCOUNT TO RESOLVE ANY RETURNED PAYMENTS, REFUNDS, ERRORS, OR DISPUTES RELATED TO A TRANSACTION THAT WAS INCLUDED IN A SWEEP.

(i) Modification and Amendment of Service-Specific Terms

These SSTs may be modified or amended by Pocketbook from time to time as provided in the Terms of Service. Your continued use of the Sweep Service following the effective time provided in such notice will constitute your agreement to such modified and amended terms.