



Rêv X World Wallet Account Agreement

This Account Agreement is effective as of December 17, 2021.

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION ESTABLISHING THAT ALL CLAIMS MUST BE RESOLVED VIA BINDING ARBITRATION. See Section 15.

WHILE YOUR FUNDS IN US DOLLARS ARE INSURED BY FDIC, FUNDS HELD IN FOREIGN CURRENCY WALLETS ARE NOT INSURED BY FDIC. See section 6.

[Agreement](#)

[Your Rêv X Travel Wallet Account And Card](#)

[Activating Your Account And Card](#)

[Deposits To Your Account](#)

[Your Available Balance](#)

[Foreign Currency Wallets Disclosures And Guidelines](#)

[Transacting With Your Account And Card](#)

[Regulation E Disclosures](#)

[Customer Service](#)

[Notices](#)

[Inactive Or Dormant Accounts](#)

[Amendments](#)

[Closing Your Account](#)

[Miscellaneous](#)

[Arbitration](#)

[Definitions](#)

1. AGREEMENT

This Agreement, along with any other documents we give you, governs your use of the Rêv X World Wallet Account (the "Account" or "X World Wallet"). X World Wallet is a multicurrency demand deposit account made available by Texas First Bank ("Issuer" or "Bank"), a member of the Federal Deposit Insurance Corporation ("FDIC"), on behalf of Rêv USA, Inc., the company responsible for managing the X World Wallet Account. "We", "our", and "us" refer to the Bank, our successors, affiliates, agents or assignees. "You", "your", and "member" refer to the owner of the account and anyone else with authority to deposit, withdraw or exercise.

Please read this carefully and retain it for future reference. By providing a written or electronic signature, activating, depositing or using the X World Wallet, you agree to the most recent version of this Agreement which will be posted in your Account Center and xworldwallet.com. You will receive a separate schedule of rates and fees if they are not included in this document.

This Agreement is subject to applicable federal laws, the laws of the state of Texas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
 2. establish rules to cover transactions or events which the law does not regulate;
 3. establish rules for certain transactions or events which the law regulates but permits variation by agreement;
- and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

2. YOUR RÊV X WORLD WALLET ACCOUNT AND CARD

The X World Wallet Account ("Account") constitutes a multicurrency online demand deposit account that enables you to make payments and transfers to third parties, via the debit Card that is issued with the Account or via your Account Center. The Account has the following characteristics:

funds in your Account do not receive any interest;
the Account is checkless and you may not issue checks;
the Account is designed for personal use, not for business use;
the Account cannot be owned or titled (i) jointly, (ii) by an organization, (iii) as "Payable on Death," or (iv) as "In Trust For";
the Account or the Card cannot be resold and is not transferable;
you may not request an additional Card for another person;
the Account may not be used in violation of the law or for any illicit purpose;
subject to applicable law, the Account, Card and/or this Agreement may be cancelled, suspended, repossessed or revoked at any time without prior notice; and
each Foreign Currency Wallet holds a foreign currency instead of U.S. dollars.

You are the sole authorized user of the Account and the Card. You are responsible for all authorized transactions initiated and fees incurred by use of your Account and Card. If you allow another person to access or use your Card or Credentials, such use will be deemed as authorized by you and, therefore, you will be liable for all transactions and fees incurred by such person.

You acknowledge and agree that your spending on the Account and Card is limited to your Available Balance and that you are not permitted to overdraw the Account. If the Available Balance in your Account is not sufficient to cover any payment or withdrawal from your Account, we can refuse to process the transaction. If we believe you are violating the terms of this Agreement, we may suspend or close your Account or refuse to process a transaction. Further, you will be liable for our costs, as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and any third party claiming any interest in or to your Account or the funds therein. This also includes any action that you or a third party takes regarding the Account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

3. ACTIVATING YOUR ACCOUNT AND CARD

You may activate your Account by following the directions in the mobile app or website (www.xworldwallet.com).

To order and receive a personalized Physical Card, you must first (a) provide us personal information so that we may verify your identity and (b) deposit a minimum of \$25 to your Account.

Please sign the back of the Card and activate it using the instructions provided. You will be asked to create a PIN when you activate the Card. Please see the section "Credentials and PIN" for important information.

Important information about the personal information you need to provide to activate your Account or Card: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you activate your Account or Card with us, we will ask you for certain information, including, but not limited to, your name, address, date of birth, Social Security Number, or ITIN, phone number, and other information that will allow us to identify you. In addition, to activate or continue to service your Account or Card we may from time to time request that you respond to security questions or require that you provide us other identifying information and documentation, such as your driver's license, other identifying documents, proof of address, or source of income. If you fail to provide the information we request, we may close or suspend your Account or Card.

By activating and using the Account or Card, you represent and warrant to us that:

- you have reached the age of majority in your state (18 years old or older if the age of majority in the state where you live is higher);
- you are a United States citizen or legal resident of any state, territory, or possession of the United States, the District of Columbia, the Commonwealth of Puerto Rico or any political subdivision;
- all of the personal information, including your address (which cannot be a PO Box), email and cell phone number you have provided to activate or maintain your Account or Card is fully true and complete, and that you will immediately notify us of any change to such information;
- you agree to accept electronic communications, including statements and any tax forms which may apply to your Account, and that you will maintain updated your email address and cell phone number for the provision of communications;
- We may use information from third parties to help us determine if we should open your Account;
- you are legally authorized to use the debit or credit card or bank account used to deposit funds into the Account;
- to the extent that any deposit comes from an account controlled or owned by a third party, such as a direct deposit from an employer paying your salary, such deposit constitutes a valid and legitimate payment due to you;
- you received a copy of this Agreement and agree to it; and
- you accept the Account and the Card.

You agree to notify us immediately, and no later than 15 days, if you change your name, address, phone number, email address. You may perform these changes by contacting customer service. We may require additional information and verification prior to updating your information.

4. DEPOSITS TO YOUR ACCOUNT

You may deposit funds to your Account at any time after verification of your identity by using any of the Deposit Mechanisms:

- Direct deposit: You may set up direct deposits to your Account by providing the payment provider –such as your employer, the U.S. Department of Treasury, or any third-party payer– with the bank routing and your

Account number that appear in your Account Center under Load > Bank Transfer. We will only process or accept direct deposits if you, the Cardholder, are named as the payee of the direct deposit. If your Account number changes you must immediately notify your employer or any other payors and provide them with the new Account number to ensure that your direct deposit activity continues uninterrupted.

- Bank transfer: You may perform a transfer of funds to your Account from any other financial institution that provides the Automated Clearing House System (ACH). To do so you will need to provide the Issuer's bank routing number and your Account number, all of which appear in your Account Center under Load > Bank Transfer.
- Debit or credit card deposit: You may use a debit or credit card to deposit funds into the Account. You are solely responsible for ensuring that your payment instructions (including the payment card information and expiration date) is current and accurate at all times. You can update this information within the Account Center. To the extent we are required to reverse any deposit previously authorized by you because the amount deposited cannot be processed or is later charged back or reversed by the issuer of the card, you agree to reimburse us for any deposit amounts which you have used or withdrawn and any losses we may have incurred to the extent such amount is subject to charge back or reversal. We may allow you to securely store the details of a debit card or credit card that you use to deposit funds into the Account. After such a card has been verified, we may provide you the option to use an Auto Top-up Functionality. If you opt into the Auto Top-up Functionality, you can elect between one of two choices: (a) schedule an auto Deposit of a pre-selected, fixed amount whenever your Available Balance reaches your predetermined threshold, or (b) schedule an auto Deposit of a pre-selected fixed amount at regular time intervals that you elect (weekly or monthly basis). If you utilize Auto Top-Up Functionality, we will notify you 48 hours before we initiate the Deposit. To enable continued use of the Auto Top-Up Functionality, we may require that you renew your election or re-verify your card.

We may make new Deposit Mechanisms available from time to time.

The Account Center contains more information and instructions regarding each Deposit Mechanism.

Each Deposit Mechanism may be subject to Fees (see the Fee Schedule in Section 8, F) and Limits (see Section 8, D).

The funds deposited to the Account must be paid in US Dollars and will be credited to your Preferred Load Wallet, from which you may subsequently transfer funds to any of the Foreign Currency Wallets. If your Preferred Load Wallet is not the USD Currency Wallet, then a real time exchange, at the Applicable Exchange Rate, will be performed at the time the Deposit is credited to the Account. You may change your Preferred Load Wallet at any time through the Account Center.

We DO NOT accept cash or paper check deposits. Please DO NOT:

- send us cash via mail or attempt to make any deposit in cash in any location; OR
- send us checks of any type, whether personal, money orders, or cashier's checks

If we receive any check for deposit, we will return the item to your address of record, but we may apply the full amount to a negative balance, in which case, at our discretion, we may deposit the check in your account. We are not liable for any deposits, including cash, lost in the mail, lost in transit, or not received by us.

From time to time, the Deposit Mechanisms may be unavailable or delayed due to risk-based restrictions, maintenance, changes to our services, unforeseen circumstances, or outages. We will give you reasonable

notice if we change your Deposit Mechanisms.

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

5. YOUR AVAILABLE BALANCE

You may check your Available Balance at any time in the Account Center, where you can view the funds held in each of the Currency Wallets. The Available Balance for each Foreign Currency Wallet will be displayed in such currency, not in US Dollars.

Spending on the Account is limited to your Available Balance. You are not allowed to exceed your Available Balance or to create a negative balance through an individual transaction or a series of transactions.

If your Available Balance is not sufficient to pay for any transaction, we may, at our discretion, decline or reject the transaction.

If you have a negative balance, you must immediately load funds to satisfy any negative balance. Maintaining a negative balance constitutes a breach of this Agreement which may result in the suspension, closure or termination of your Account, at our sole discretion, as well as civil or criminal liability for damages or losses incurred by us.

For the purpose of correcting a negative balance, rectifying an error or overpayment, or for collecting on any liability, direct or contingent, past, present or future that you owe against any Account, you: (i) grant us a lien on and security interest in any funds you have in any account with us, and (ii) authorize us to deduct funds from any account you may have with us. If we exercise any right of set-off, we will notify you. You have no right to defer payment of the liability for any negative balance, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

6. FOREIGN CURRENCY WALLETS DISCLOSURES AND GUIDELINES

BECAUSE YOUR FOREIGN CURRENCIES ARE HELD OUTSIDE OF THE UNITED STATES, FUNDS HELD IN FOREIGN CURRENCY ARE NOT INSURED BY FDIC.

PURCHASING OR OWNING FOREIGN CURRENCIES IN YOUR FOREIGN CURRENCY WALLETS INVOLVES RISKS AND YOU CAN LOSE SOME OR ALL OF THE VALUE IN RELATION TO THE U.S. DOLLAR. YOU SHOULD CONSIDER THESE RISKS BEFORE LOADING ANY FOREIGN CURRENCY WALLET.

CONSULT YOUR LEGAL, TAX, OR INVESTMENT ADVISORS REGARDING THE RISKS OF HOLDING FUNDS IN FOREIGN CURRENCY WALLETS. YOU ARE SOLELY RESPONSIBLE FOR ANY DECISION THAT YOU MAKE TO (A) LOAD OR HOLD FUNDS IN A FOREIGN CURRENCY WALLET, OR (B) MAKE ANY TRANSACTION INVOLVING CURRENCY EXCHANGE.

WE DO NOT PROVIDE LEGAL, TAX, FINANCIAL, OR INVESTMENT ADVICE OR OPINIONS ON ADVANTAGES, DISADVANTAGES OR RISKS OF (A) EXCHANGING ANY FOREIGN CURRENCY, OR (B) LOADING OR HOLDING FOREIGN CURRENCY TO YOUR FOREIGN CURRENCY WALLETS. YOU SHOULD NOT CONSTRUE ANY STATEMENT BY ANY OF OUR EMPLOYEES OR AGENTS, INCLUDING ANY MEMBER OF OUR CUSTOMER SERVICE STAFF, TO CONSTITUTE LEGAL, TAX, FINANCIAL OR INVESTMENT ADVICE ABOUT ANY FOREIGN CURRENCY OR RELATED TRANSACTION.

CURRENCY EXCHANGE MARKETS ARE VOLATILE AND UNPREDICTABLE. THE VALUE OF ANY FOREIGN CURRENCY YOU HOLD MAY FLUCTUATE WIDELY AGAINST THE U.S. DOLLAR AND OTHER FOREIGN CURRENCIES. THEREFORE, THE FUNDS YOU HOLD IN ANY FOREIGN CURRENCY WALLET COULD LOSE SIGNIFICANT VALUE RELATIVE TO THE U.S. DOLLAR IF THE VALUE OF SUCH FOREIGN CURRENCY DEPRECIATES IN RELATION TO THE U.S. DOLLAR.

THE U.S. DOLLAR VALUE OF FUNDS HELD IN YOUR FOREIGN CURRENCY WALLETS MAY NOT BE WORTH AS MUCH AS THE VALUE OF YOUR ORIGINAL DEPOSIT.

Upon loading your Account with funds, funds may be transferred between Currency Wallets in the following situations.

- You actively perform transfers between Currency Wallets via the Account Center: the Account Center will display the Applicable Exchange Rate quote prior to initiating the funds transfer between your Currency Wallets. The quote will be valid for a limited time that is displayed to you. If you accept the quote, we will immediately debit the origination Currency Wallet and credit the destination Currency Wallet using the Applicable Exchange Rate presented; or
- The system makes an Auto Wallet Transfer between Currency Wallets because you do not have sufficient funds in a Currency Wallet to pay for a transaction or a fee; or
- You make a transaction in a Non-Wallet Currency: the Applicable Exchange Rate shall apply to convert the Non-Wallet Currency to the US Dollar Wallet (or other Currency Wallets in accordance to the Currency Order)

The Applicable Exchange Rate varies from time to time. To the extent possible, the Applicable Exchange Rate is determined at the time that the transaction posts to the Account, but in some instances the Applicable Exchange Rate is set at the time the transaction settles. You may always view the Applicable Exchange Rate used in any transaction in the account history section of the Account Center.

When you make a transaction in a currency of a Currency Wallet:

- If you have sufficient funds in the Currency Wallet of the transaction currency, we will first debit funds from such Currency Wallet;
- If there are no funds or insufficient funds in the Currency Wallet of the transaction currency, your Card will debit funds from the next Currency Wallets listed in your Currency Order;
- The full transaction may be funded from multiple Currency Wallets;
- Each time funds are transferred from one Currency Wallet to another, an Auto Wallet Transfer will occur and the Applicable Exchange Rate will apply.

When using your Card to make a transaction in a Non-Wallet Currency, the following applies:

- If you have sufficient funds in the Home Currency Wallet (US Dollars), we will first debit funds from it and the Applicable Exchange Rate will apply;
- If there are no funds or insufficient funds in your Home Currency Wallet, we will debit funds from the next Currency Wallets nominated in your Currency Order.
- We will continue to debit each Currency Wallet in your Currency Order in succession until the transaction value is met in the equivalent value of US Dollars.
- The full transaction value may be funded from multiple Currency Wallets.
- Each time funds are transferred from one Currency Wallet to another, an Auto Wallet Transfer will occur and the exchange rate used will be the Applicable Exchange Rate.

Where there are insufficient funds across all Currency Wallets to process the transaction, the transaction will be declined (unless the transaction is a purchase and the merchant allows a split transaction).

The default Currency Order will always start with your Home Currency Wallet (US Dollar). You may change the Currency Order at any time. If you have not chosen a specific Currency Order, the system shall automatically order the Currency Wallets on your behalf in order to authorize a transaction.

If you withdraw funds from an ATM that dispenses a currency other than that of the country where the ATM is located, the ATM operator may convert the amount being withdrawn into their local currency before converting it back to the currency being dispensed. This may occur even when the currency being dispensed is the same as that of your Card. The amount debited from your Card may be greater than the amount which is dispensed by the ATM. Not all ATM operators advise of the amount to be debited from your Card before you withdraw money from their ATM.

How the Applicable Exchange Rate is determined:

- We will determine the Applicable Exchange Rate each time you ask us to enter into a currency exchange transaction.
- The Applicable Exchange Rate varies and is based on the rate we select from one or more foreign exchange providers at the applicable processing date and time. This Applicable Exchange Rate may be different from the rate we ourselves receive or the government-mandated rate in effect.
- When we determine your Applicable Exchange Rate depends on what type of currency exchange transaction you are requesting and when we receive your request.
- The specific Applicable Exchange Rate that you receive for any currency exchange is not published in any newspaper, website or other publicly available source. Third parties may publish indicative rates or “spot rates” for currencies, but these published spot rates may change frequently and usually reflect rates for large volume transactions conducted by institutional investors at a specific point in time. Also, these published rates do not necessarily reflect transaction costs and do not accurately reflect exchange rates actually available to you or us at any point in time for any of your currency exchanges.
- For each transaction in which you actively initiate a Wallet to Wallet foreign exchange conversion, you will be able to view and approve the Applicable Exchange Rate prior to executing the transaction.
- For each transaction in which an Auto Wallet Transfer occurs, the Applicable Exchange Rate will be listed in the Account history and applicable statement.

7. TRANSACTING WITH YOUR ACCOUNT AND CARD

Subject to the terms and conditions of this Agreement and the sufficiency of your Available Balance to cover any transaction, you can use the Card everywhere that Card Network is accepted to: (a) pay for goods and services, and (b) withdraw cash at an ATM or another financial institution. The Card may be a Visa or Mastercard card.

All of your Cards, whether a Physical Card, Digital Card or Virtual Card, draw from the same Available Balance in your Account. You may use your Virtual Card to make online, mail or telephone purchases with merchants that accept Card Network debit cards without sharing details of your Physical Card. Your Account enables you to have up to three (3) Virtual Cards at a time. We, however, reserve the right to limit the maximum virtual cards over the lifetime of the account in order to prevent the abuse of our systems, mitigate fraud, or decrease the risk profile of the account.

The Account and Card(s) are valid until the earliest of: (a) the expiry date shown on your Card; or (b) the closure of the Account either at your request or by us pursuant to this Agreement.

If the Available Balance is not sufficient to cover the transaction amount, including fees and foreign currency conversion rates, you may instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another form of payment (“split transaction”). Some merchants do not allow split transactions.

If you use your Card to pay at the pump at an automated fuel dispenser, the merchant may seek to pre-authorize for an amount of \$100.00 or more. If such pre-authorization amount exceeds your Available Balance, your Card may be declined. In this case, you can pay for your purchase with the cashier (for an amount not to

exceed your Available Balance). Similarly, some merchants (such as hotels, rental cars, restaurants, cruise ships) may obtain a pre-authorization on your Card for an amount up to 20% or more than the total purchase price (or anticipated purchase price) to cover additional items such as tips and incidentals or to ensure that adequate funds are available to cover the final purchase. **The entire amount of the pre-authorization will be debited and will not form part of the Available Balance until the authorization clears.** Further, although you may have sufficient Available Balance to cover the total purchase price, the transaction may be declined because the amount sought to be pre-authorized exceeds such total purchase price and your Available Balance. The amount by which the pre-authorization or approval exceeded the final purchase amount will be added back to the Available Balance when the final transaction clears; in some cases, this could take between 30 and 90 days to occur, especially if the merchant processes the pre-authorization and the final purchase as separate transactions. We will have no liability to you if (a) we decline any Card transaction because such a pre-authorization hold is in place, or (b) any merchant delays or fails to complete the final processing of any Card transaction.

If you use your Card details to make a mail order, telephone, or internet purchase, the legal effect will be the same as if you had used the Card itself.

Each time you use your Account or Card, you authorize us to reduce your Available Balance by the amount of the transaction plus applicable fees and any Applicable Exchange Rate.

You do not have the right to stop payment on any transaction after you approve the Card transaction and the transaction is accepted by the payment system. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

If your Available Balance is not sufficient to pay for any transaction, we may, at our discretion, decline or reject the transaction.

If you have a negative balance, you must immediately load funds to satisfy any negative balance. Maintaining a negative balance constitutes a breach of this Agreement which may result in the suspension, closure or termination of your Account, at Issuer's sole discretion, as well as civil or criminal liability for damages or losses incurred by the Issuer.

We may continue to honor your transactions and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge.

8. REGULATION E DISCLOSURES

In compliance with 12 CFR § 205.7.

The following disclosures, which are included in the X World Wallet Account Terms and Conditions, are hereby extracted and presented as REG E disclosures for your convenience. A reference to the specific section is provided in italics.

Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

UNAUTHORIZED TRANSACTIONS

LIABILITY.

Tell us at once if you believe your Account Credentials have been compromised, or if you believe that an electronic fund transfer has been made without your permission.

Zero Liability for Visa and Mastercard Transactions.

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa or Mastercard cards. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa, Mastercard or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa or Mastercard. Save for the above exceptions, your liability for unauthorized VISA and Mastercard debit card transactions that are processed through a VISA or Mastercard network, as applicable, will be zero dollars (\$0.00).

Please note that you could lose all the money in your account if you do not report unauthorized as follows:

If you report X World Wallet Card missing before someone uses it, you are not responsible for any unauthorized transactions. If someone uses your X World Wallet Account before you report it lost or stolen, your liability depends on how quickly you report it:

If you report:	Your maximum loss
Before any unauthorized charges are made.	\$0
Within 2 business days after you learn about the loss or theft or your card or Credentials.	\$50
More than 2 business days after you learn about the loss or theft, but less than 60 calendar days after your statement is sent to you.	\$500
More than 60 calendar days after your statement is sent to you.	All the money taken from your X Travel Wallet Account, and possibly more; for example, money in accounts linked to your X Travel Wallet Account.

For the purpose of these disclosures, Business Days are Monday through Friday (excluding federal holidays).

If someone makes unauthorized transactions with your debit card number, but your card is not lost, you are not liable for those transactions if you report them within 60 days of your statement being sent to you. You may not get any money you lost after the 60 days, however, if we can prove that we could have stopped someone from taking the money if you had told us in time.

You agree to cooperate with us in the investigation of the loss. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

How to Protect Your Cards, PIN and Account Information

- Don't disclose your account number over the phone to anyone. **OUR CUSTOMER SERVICE AGENTS WILL NEVER REQUEST THAT YOU DISCLOSE YOUR PASSWORD OR PIN.**
- Guard your account information. Never leave it out in the open or write it on an envelope.
- Keep a record of your account numbers, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.
- Do not use the Credentials, including the PIN, under such conditions that others can see them;
- do not enter your Credentials or PIN into any terminal, machine or interface that appears to be modified or suspicious. Save your receipts to check against your monthly statements.
- Cut up old cards – cutting through the account number – before you throw them away.
- Open your monthly statements promptly and compare them to your receipts. Report mistakes or discrepancies as soon as possible.
- Don't carry your PIN in your wallet, purse, or pocket – or write it on your card. Commit it to memory.
- Never write your PIN on any papers that could be lost or looked at.
- Periodically check your account activity and report any discrepancies to us immediately.

- For security and fraud avoidance purposes, we may require you to change your Credentials, including the PIN, at any time or whenever we renew or reissue your Card.

B. ERROR RESOLUTION

In case of errors or questions about your electronic transfers, please sign into your mobile application or the X World Wallet Account Center and select "Dispute a Transaction". You may also call us at the telephone number listed below or send an email to support@xworldwallet.com, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

You may reach our live agent customer service desk 24 hours a day, 7 days a week by calling:

1 915 – 900 – REVX (7389)

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(a) Tell us your full name and address listed on your account and a number where we may contact you. Note that once we contact you, as part of your Account security protocols, you will need to verify your identity prior to submitting any claims.

(b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if involving a Visa or Mastercard, point-of-sale transaction processed by Visa or Mastercard or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa point-of-sale transaction processed by Visa or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting Customer Service.

If you need more information about our error-resolution procedures, call us at the telephone number listed for Customer Service above, or visit www.xworldwallet.com.

C. DISPUTES REGARDING GOODS AND SERVICES PAID WITH YOUR ACCOUNT

Disputes related to the quality, nature, delivery, or other aspects of goods or services bought with the Account or Card should be addressed to and handled directly with the merchant or payment recipient who provided the goods or services.

Neither Issuer nor Rêv accept liability for the quality, nature, delivery, or other aspects of the goods or services bought with the Account or Card.

We will not be obliged to enter into any dispute arising between You and a retailer or a bank and, moreover, a dispute with a retailer or a bank does not absolve you of complying with regulations governing the use of the Account and this Agreement.

If for any reason you are entitled to a refund from a merchant or payment recipient who provided any goods or services, you agree to accept the corresponding credit to your Account and agree to the merchant's refund policy.

D. TYPES OF TRANSFERS, LIMITATIONS

Use of the Account and Card is subject to certain Limits. Limits are calculated based on the US Dollar equivalent balance across all Currency Wallets in your Account.

Cash Deposits	\$0, this account is not eligible for cash deposits.
Maximum Daily Deposit Amount	\$10,000
Daily Limit for all ATM Transactions	\$2,500
Daily Limit for POS Debit Transactions	\$10,000
Debit/Credit Card Load Daily Load Limits	\$10,000
Daily P2P limits for sending	\$1,000
Monthly P2P limits for sending and receiving (senders and recipients of P2P must BOTH have an activated account)	\$10,000
Additional Cards, including card replacements and supplementary cards	Your Account enables you to have up to two (2) Physical Cards, and three (3) Virtual, and Digital Wallet Cards at a time. We, however, reserve the right to limit the maximum virtual cards over the lifetime of the account in order to prevent the abuse of our systems, mitigate fraud, or decrease the risk profile of the account.

(All amounts are in US Dollars)

ATM and POS device owner-operators, third party issuers of debit and credit cards, merchants, participating banks and Card Networks may impose their own fees and lower limits on transactions, including cash withdrawals.

ONCE YOU AUTHORIZE A DEBIT OR CREDIT CARD DEPOSIT TO YOUR X WORLD WALLET ACCOUNT IT IS CONSIDERED FINAL AND CANNOT BE REVERSED.

In certain circumstances, we may increase these limits with notice to you. Certain members may be eligible for higher transfer limits based on Account spending history, at our discretion. You can contact Customer Services by calling us at 1-915-900-REX or emailing us at support@xworldwallet.com to learn what limits apply to you.

In addition to the limits in the table above, we may apply other restrictions (such as velocity, transaction, jurisdiction/geography, and MCC limits) to comply with applicable law or reduce money laundering, terrorism financing or fraud risks.

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

We may increase or reduce these limits and restrictions, or establish new ones, at any time. If you would like us to adjust your limits or restrictions, we may request additional identity verification and source of income information in order to make such determination.

Certain Account features, such as Deposit Mechanisms, may be subject to Limits which will be communicated in the Account Center or imposed by third-party service providers.

E. TRUTH IN SAVINGS DISCLOSURE

The Account is not an interest-bearing account. No interest will be paid.

Minimum Balance Requirements: There is no initial deposit required to open an Account. There is a minimum deposit of \$25 required to receive a Physical Card.

F. FEES, INCLUDING ATM FEES

You agree to pay all Fee Schedule Fees for the use of the Account.

Getting Started	
Initial Card Order (requires minimum load of \$25)	FREE
Lost / Stolen Card Replacement	FREE
Supplementary Cards (requires minimum balance of \$100)	FREE
Add Money	
Bank Transfers (ACH, Venmo, PayPal)	FREE
Debit Card Loads	1.5% with \$3 min.
Credit Card Loads	1.5% with \$3min. (note that your card issuer may restrict these transactions, and/or add additional surcharges)
Spend Money	
Point of Sale Transactions (Online / Offline)	FREE
Currency Conversion Fee, and Foreign Transaction Fees	NONE Applicable FX Rate applies. Please refer to Section 6 for more information on Foreign Currency Transactions.
Get Cash	
ATM withdrawals (domestic & international)	\$2.50

	(The ATM operator may charge a separate fee.)
Other	
Inactivity Fee	0.5% of available balance, with \$3 min. / month starting after 12 months of no Transaction Activity or upon date of Account closure or suspension by us for Good Reason.
Insufficient Funds, Overdraft, and/or Recovery Fees	NONE We, however, reserve the right to recover any and all of our losses and expenses resulting from fraudulent or your unauthorized use of the account. See Section 12 for more information.
Redemptions	\$10
Stop Payment Requests	\$10

We will deduct all fees from your available balance at the time of the relevant activity in the following manner:

We will deduct fees first from your Home Currency Wallet, but if such Wallet does not have sufficient funds to cover the entirety of the fee, we will deduct the remaining fee amount from the other Currency Wallets in the Currency Order. The Applicable Exchange Rate will apply for any conversions.

If your available balance is less than the fee being collected, the entire card balance will be used to pay the fee.

ANY UNPAID OR OUTSTANDING FEE AMOUNT MAY REMAIN PENDING AND WILL BE SUBSEQUENTLY DEDUCTED FROM ANY AMOUNT THAT IS LOADED TO THE ACCOUNT. ANY LOADS THAT ARE MADE WHILE THERE ARE OUTSTANDING FEES OR NEGATIVE BALANCES IN YOUR ACCOUNT WILL FIRST BE APPLIED TO SUCH OUTSTANDING FEES OR NEGATIVE BALANCES. In such instances, your available balance will be less than the amount deposited.

You can view any pending fees or negative balances in the Account Center, under the "History" tab.

PLEASE NOTE THAT SOME FINANCIAL INSTITUTIONS, RETAILERS OR ATM OPERATORS MAY CHARGE ADDITIONAL FEES OR CHARGES FOR CASH WITHDRAWALS OR OTHER ACTIVITIES, SUCH AS BALANCE INQUIRY, OR CURRENCY CONVERSIONS. WE DO NOT CONTROL THESE FEES, NOR DO WE RECEIVE ANY PORTION OF THEM. THESE THIRD PARTY FEES ARE NOT INCLUDED IN THE FEE SCHEDULE.

G. PERIODIC STATEMENTS.

We encourage you to obtain and retain all your receipts to verify your transactions with the Account or Card.

You can view your transaction history and access electronic statements in the Account Center. We will also send you a monthly statement via email. The Account history contains a list of all your transactions during at least 24 months. We will not automatically send you any paper statement.

You may request a sixty (60) day history of your Account transactions by calling us at 1 915 – 900 – REVX (7389), or writing to us via email at: support@xworldwallet.com

We encourage you to carefully check the Payment Transactions on your Card at least once a month. In accordance with applicable law, the records of Payment Transactions created or received by the Issuer may constitute evidence of the existence, amount and conditions of transactions.

Notify us of any errors within sixty (60) days of your statement becoming available.

You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

H. PRE-AUTHORIZED PAYMENTS

(a) RIGHT TO STOP PAYMENTS

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or email us at the telephone number or e-mail address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to:

- validate your identity prior to submitting your request to STOP PAYMENT
- ask you to put your request in writing and get it to us within 14 days after your call.
- Your request must be accompanied by written confirmation that you have notified the payee of the revocation of payment authorization.

We charge \$10 for each stop payment.

(b) NOTICE OF VARYING AMOUNTS.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) LIABILITY FOR FAILURE TO STOP PAYMENT OF PREAUTHORIZED TRANSFER.

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

I. OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses. However, there are some exceptions.

We will NOT be liable, for instance:

- a. If, through no fault of ours, you do not have enough money in your account to make the transfer.
- b. If the automated teller machine where you are making the transfer does not have enough cash.
- c. the computer, cell phone, terminal, system, device, website, network, or communication system did not work properly or failed to send or receive data or relevant messages;
- d. you or the merchant provided inaccurate or incomplete information regarding a transaction. (If the merchant provided an incorrect amount which you should have discovered when using the Card to pay for goods or services, you must address the complaint to the merchant);
- e. your Card is not working because it has been damaged (in this case, please inform Customer Service so that we can replace the card);
- f. a merchant does not accept or honor your Card.
- g. we do not complete the transaction because the Card has been reported lost or stolen, has been suspended by us, or we have reason to believe the transaction is not authorized by you, is fraudulent, suspicious, illicit or inconsistent with this Agreement;
- h. we have requested additional information about your identity, address, personal information, transactions, or activity on the Account and you have failed to provide such information, or we have not been able to verify your identity;
- i. the Card, Account or funds therein are subject to a hold, block, suspension, a legal or administrative process, or other type of encumbrance which prevents or restricts their use; or
- j. we act pursuant to any other provision of this Agreement.
- k. If circumstances beyond our control, including:
 - i. such as severe acts of nature or weather events including floods, fires, earthquakes, hurricanes, or explosions, and pandemics,

- ii. war, acts of terrorism, including cyber-attacks by terrorist or criminal organizations;
- iii. acts of governmental authorities such as expropriation, condemnation, and changes in laws and regulations;
- iv. general infrastructure outages, including, but not limited to internet and third-party computer network outages, electric grid outages, and disruption to the Visa, Mastercard and EFT networks and/or the availability of third-party service providers in which we rely to provide our services prevent the transfer, or delivery of our services, despite reasonable precautions that we have taken.

IN THE EVENT THAT WE ARE HELD LIABLE TO YOU ANY DAMAGES OR LOSSES, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES. TO THE FULL EXTENT ALLOWED BY LAW: (A) IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES, AND (B) YOU AGREE THAT YOUR RECOVERY FOR ANY ALLEGED NEGLIGENCE OR MISCONDUCT BY US SHALL BE LIMITED TO THE TOTAL AMOUNT OF THE TRANSFER.

There may be other exceptions stated in our Agreement with you.

J. CONFIDENTIALITY

We will disclose information to third parties about your Account or the transactions you make:

- where it is necessary for completing transfers; or
- in order to verify the existence and condition of your Account or Card for a third party, such as a merchant;
- in order to comply with government agency or court orders or any legal or administrative reporting requirement;
- if you give us your written permission;
- to the extent necessary, if we have reason to share the information with our employees, service providers, auditors, affiliates, or attorneys; or
- to fulfill our obligations under this Agreement.

Please review the X World Wallet Privacy Policy for additional information on our use of your personal information.

Note that any information unrelated to services provided by Texas First Bank, including but not limited to your X World Club membership is governed by the X World Club Privacy Policy.

9. CUSTOMER SERVICE

Customer Service is available to you via our mobile app, X World Wallet Account Center, and live agents which are available to answer your calls 24 hours a day, 7 days a week, including holidays.

We may monitor and/or record telephone calls and other communications between you and us to comply with applicable law or perform quality control of our Customer Service. You agree that we or our agents may contact you at any telephone number you provide to us, including your cell phone number, for any informational, non-telemarketing purpose related to your Account or Card. You agree to receive these calls via an automatic system, prerecorded or artificial voice messages, or automatically generated text messages. You understand your phone service provider may charge you for these calls/messages.

Our staff, however, have the right to terminate any call if your language or behavior during the call includes any of the following:

- Threats of physical harm or violence,
- Inappropriate religious, cultural or racial insults,
- Homophobic, sexist or other derogatory remarks

10. NOTICES

You hereby acknowledge that as part of your relationship with us we may deliver all account information to you electronically and use electronic records and signatures.

By activating your Account and using the Card, you hereby consent and agree to receive disclosures, notices, agreements, fee schedules, statements, records, documents, and other information we provide to you, or that you sign or submit or agree to at our request (collectively, ("Communications").

We may, in our sole discretion, provide Communications to you in electronic form ("Electronic Records"). Electronic Records may be delivered to you in a variety of ways, including via the Account Center, e-mail or SMS text messages. Accordingly, it is your responsibility to keep your email address and telephone number current with us and to ensure you have access to relevant hardware and software to receive these Communications. Any Communication will be provided to you in English.

Please review the X World Wallet Electronic Communications Agreement for additional information related to your communications rights, obligations and requirements concerning your X World Wallet Account and all related or ancillary services provided by Rêv or Texas First Bank.

11. INACTIVE OR DORMANT ACCOUNTS

After 12 consecutive months without Transaction Activity, your Account will be deemed inactive and the Inactivity Fee will apply. If Your Card is dormant, We may block outgoing transfer/payments from your Account and Card until you contact Customer Service to re-authorize such transfers.

After 24 consecutive months without Transaction Activity, any balance held in foreign Currency Wallets will be converted to USD at the Applicable Exchange Rate and held in the US Dollar Home Currency Wallet.

An account that is inactive for a period of time may be considered dormant and is subject to escheatment according to the laws of the state of your domicile. Each state has different laws establishing conditions for accounts subject to escheatment and requirements to send funds in the inactive account to the state of your last known address. We will make reasonable efforts to contact you before escheating the funds.

12. AMENDMENTS

We may amend this Agreement at any time by publishing the amended Agreement on our website and the Account Center. Any amendment shall be effective upon such posting to that website and the Account Center or on the date specified in the amendment or related notice.

Prior to the effective date of any such change, we will notify you in accordance to applicable law. If the change is made for security purposes, we can implement such change without prior notice.

13. CLOSING YOUR ACCOUNT

You may close your Account at any time by contacting Customer Service. Your closure of the Account will not affect any of our rights or your obligations arising under these Terms and Conditions prior to termination.

Following receipt of your notice to close your Account, we will cancel your Cards and will allow 10 Business Days for any outstanding transactions to be processed prior to returning the funds in your Account. Once all transactions have been processed and applicable Fees have been deducted from the Available Balance of the Account, any Available Balance held in Foreign Currency Wallets will be converted to USD at the Applicable Exchange Rate. Upon termination of the Agreement or Account closure for any reason, to the extent we are not prevented by law or any legal or administrative procedure, you may request that we return the remaining funds in your Account, after deducting any fees, charges and outstanding transactions. We may return the funds via a check to the mailing address we have in our records or bank transfer to a bank account held by you as owner. We reserve the right to refuse to return any unused balance amount less than \$1.00. For security purposes, prior to issuing the refund, we may require that you verify your identity, address and other information relating to the account where funds will be deposited. The time frame for processing and delivery of any refund may take up to thirty (30) days after you provide the required information. Refunds are subject to a fee for either bank transfer or check issuance. Please consult the Fee schedule.

Note that we may suspend or close your Account and cancel your Card at any time if we have Good Reason to do so. Good Reason for Account or Card suspension or closure includes, without limitation, the following:

- we believe that use of the Card may cause loss to you or to us;
- we believe the Account or the Card is being used fraudulently or that there are fraudulent transactions;
- we determine that you have not provided accurate or complete information about yourself, your identity or your transactions;
- we believe that it is reasonable to do so for security or regulatory purposes;
- we determine that you breached any material term or condition of this Agreement;
- we suspect the Card has been used illegally; or
- you have ceased to be a member of X Loyalty Program.

Under any of the above circumstances we may close or suspend the Account or cancel the Card without advance notice. Once all transactions have been processed and applicable Fees have been deducted from the Available Balance of the Account, any Available Balance will be converted to USD at the Applicable Exchange Rate. You agree that if we suspend or close the Account or cancel the Card we will not incur any liability to you.

Any Accounts that are closed or suspended by us due to fraud, or for Good Reason will be assessed an Inactivity Fee each month after the date of Account closure or suspension. Further, we reserve the right to recover our losses, plus any legal, investigation, administrative costs, and interest we incur in recovering or attempting to recover the amount owed to us, third parties and/or government agencies by Accounts closed or suspended due to fraud or Good Reason.

The termination of this Agreement will not affect any rights or your obligations arising under this Agreement prior to termination.

14. MISCELLANEOUS

Your Account, Card and your obligations under this Agreement cannot be assigned or transferred. We may assign or transfer our rights under this Agreement, including by changing the Issuer, without requiring any consent from you.

We do not waive our rights by delaying or failing to exercise them at any time.

If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Texas except to the extent governed by federal law.

15. ARBITRATION

You agree that for any claim, dispute, or controversy ("Claim"), you will contact Texas First Bank to resolve the claim informally. This is required regardless of whether such Claim is based in contract, tort, statute, regulation, common law or equity, including, but not limited to, Claims arising out of or relating in any way to (a) the validity, enforceability, scope, interpretation, execution, administration, or amendment of this arbitration provision or this Agreement; (b) any alleged breach of this Agreement, (c) your acquisition or use of the Account or Card; (d) your Available Balance or funds availability; (e) advertisements, promotions or oral or written statements, representations or disclosures related to this Agreement, the Account or Card(s); (f) any fees, costs or charge subject to this Agreement; (g) any transactions, including goods or services purchased with the Account or Card(s); or (h) the benefits and services related to the Account or Card(s), no matter how described, pleaded or styled. If we are unable to resolve the Claim informally to the satisfaction of both parties, the Claim shall be **FINALLY** and **EXCLUSIVELY** resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA") (9 U.S.C. 1-16). The right to appeal is limited under the FAA.

You may file a Claim, obtain a copy of the arbitration procedures or request information about the AAA by contacting the AAA at: 335 Madison Avenue, New York, NY 10017 or by visiting www.adr.org.

Any arbitration hearing that you attend shall take place in the federal judicial district of your residence.

At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. Waivers may

also be available from the JAMS or AAA. At the conclusion of the arbitration, the arbitrator will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT EXCEPT AS EXPRESSLY PROVIDED IN THE NEXT PARAGRAPH. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

Each party retains the right to seek relief in small claims court when such a court has proper jurisdiction over a Claim. All other Claims are required to be resolved through **MANDATORY** and **BINDING** arbitration. Pursuing relief in small claims court for proper Claims within the court's jurisdiction does not waive your right to seek arbitration for separate Claims outside the jurisdiction of small claims court.

All determinations as to the scope, interpretation, enforceability and validity of this Agreement, including this arbitration provision, shall be made final exclusively by the arbitrator, whose award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction. Review of an arbitrator's award is limited to review in accordance with applicable statutes governing arbitration awards.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE. No arbitration award or decision will have any preclusive effect as to claims, disputes or controversies with anyone who is not a named party to the arbitration.

There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated.

This arbitration provision shall survive: i) the termination of the Agreement or any Account; ii) the bankruptcy of any party; iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity; or iv) expiration of the Card. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD. CALL 1 915 - 900 - 7389 TO CANCEL YOUR REQUEST FOR THE CARD AND TO REQUEST A REFUND, IF APPLICABLE.

16. DEFINITIONS

The following terms have these meanings wherever they are used in this Agreement.

Account or X World Wallet Account	The Rêv X World Wallet Account consisting of the multicurrency demand deposit account, the related Cards issued pursuant to this Agreement, and the related records that we maintain related to your usage, including credits and debits.
Account Center	The section of the Website or Mobile App where you may Activate your X World Wallet Account or Card, log in and manage the various features of your Account.
Agreement	This document, including the Fee Schedule
Applicable Exchange Rate	The exchange rate that applies to any transaction in which Rêv or the Card Network perform a conversion of currencies, including deposits, transfers between Currency Wallets, purchases and ATM withdrawals. This exchange rate includes a margin and varies depending on the type and time of the transaction.
ATM	An automated teller machine that accepts cards with the Card Network brand for cash withdrawals.
Auto Top-Up Functionality	To the extent provided, means a feature by which You may automatically load funds to your Account either when your Account reaches a specific Available Balance or at predetermined time intervals.
Auto Wallet Transfer	When a Currency Wallet has insufficient funds to cover a specific transaction or fees assessed, funds will be automatically transferred from another Currency Wallet(s) in the Currency Order to allow the

	transaction to be completed. Auto Wallet Transfers will be completed using the Applicable Exchange Rate.
Available Balance	The monetary value recorded by us as available for transactions using your Account or Cards. Your available balance at any time is calculated by deducting all debit activity (including payment transactions, funds reserved for authorizations and fees) from the credits to your account (including deposits, P2P transfers and refunds).
Bank	Means Texas First Bank, an FDIC-insured member institution, and its successors and assigns.
Business Day(s)	Monday through Friday, excluding public holidays observed by Issuer.
Card	The Visa or Mastercard card issued to you which: (a) serves as a means of payment with retailers that accept the payment network of your Card and also (b) allows you to withdraw cash at financial institutions or ATMs that accept the payment network of your Card. The Card may be The Card may be a physical card, a Digital Card, or a Virtual Card.
Cardholder	The physical person to whom a Card is issued.
Card Network	The Card Network will be Mastercard if your Card has the Mastercard logo, or Visa if your Card has the Visa logo.
Claim	Any claim, dispute, or controversy related to or arising from the use of an Account.
Communication(s)	Disclosures, notices, agreements, fee schedules, statements, records, documents, and other information We provide to You, and as further defined in the X World Wallet Account Electronic Communications Agreement.
Credentials	Any or all of the following information: the PIN, Account Center username and password, security questions and answers, or biometric login.
Currency Order	The sequential order of your Currency Wallets that will be utilized to process transactions or Fees when you have more than one currency deposited in your Account and an individual Currency Wallet does not have sufficient funds.
Currency Wallet/Wallet	The portion of your Account that holds funds in a denominated currency.
Customer Service(s)	Support@xworldwallet.com or 1 915 - 900 - REVX (7389)
Deposit/ Depositing	To add money to the Account.
Deposit Mechanism(s)	Any method which We may make available for You to deposit funds to your Account.
Digital Card	The online hosted, digital virtual representation of your Physical Card that enables you to make purchases with your mobile device through digital wallets provided by third parties.
Electronic Records	Communications provided in electronic form.
Fee(s)	Any charge that may be applied to your Account pursuant to this Agreement or any other agreement governing your use of the Account.
Fee Schedule	The schedule of Fees outlined in Section 8.F.
Foreign Currency Wallet	A Currency Wallet that holds funds in a currency other than US Dollar.
Good Reason	Occurrences described in Section 13 of this Agreement that may lead to Account and Card suspension or termination/cancellation.
Home Currency	The primary Currency Wallet of your Account, which holds US Dollars.

Wallet	
Inactivity Fee	A Fee, as outlined by the Fee Schedule, assessed to an Account on a monthly basis if the Account: a) does not have Transaction Activity in the preceding 12 months, or b) is closed or suspended by us due to fraud, or for Good Reason, in which case the Inactivity Fee will be assessed each month after the date of Account closure or suspension.
Issuer	Means Texas First Bank, an FDIC-insured member institution, and its successors and assigns.
Limit(s)	The monetary limits that apply to the usage of the Account and Card which (a) are identified in section 18 "Limits" or (b) are included in the Account Center for certain features.
Non-Wallet Currency	A currency that is not one of the Currency Wallet currencies. For clarity, you can use your Card to pay in Non-Wallet Currencies, but you will not have the ability to hold funds in Non-Wallet Currencies.
Personal Identification Number (PIN)	A four (4) digit personal identification number that you set and which must be used to undertake certain Transactions and inquiries using your Card or the Account.
Physical Card	Means the physical payment card that is linked to your Account and is issued to you upon your completion of the registration requirements.
Preferred Load Wallet	The Currency Wallet which receives the funds when you perform a Deposit. By default the Preferred Load Wallet is set to the Home Currency Wallet (USD). We may enable you to select a different Currency Wallet. In this case, if you select a Foreign Currency Wallet as your Preferred Load Wallet, then a real time exchange, at the Applicable Exchange Rate, will be performed at the time the Deposit is credited to the Account.
Transaction Activity	<p>Means the following subset of transactions: any purchase transaction, Deposit, ATM transaction, ATM balance inquiry, account to account transfer, or a transfer of funds between Currency Wallets initiated by the Cardholder through the Mobile App or Website (as opposed to an Auto Wallet Transfer). If you do not perform any of these transactions, during the specific time established in section 11 "INACTIVE OR DORMANT ACCOUNTS" an Inactivity Fee will be assessed.</p> <p>Debit or credit activity initiated by us, including the assessment of Fees or currency transactions to enable the collection of such fees do not constitute Transaction Activity.</p>
Virtual Card	A non-physical debit card that can be viewed on the Account Center and contains a 16-digit prepaid card number, an expiration date; and a CVV2 Number that are different from those of your Physical Card.
We, us, our	Refers to the Issuer, its successors, affiliates, assignees or agents.
Website	xworldwallet.com and any additional or replacement website we notify to you as the website for the purposes of these Terms and Conditions from time to time.
you, your	Refers to you, the physical person who has requested or has been issued with the Account or a Card.