LINEWORKPAY · LEGAL

LineworkPay — General Terms

Version v1 · 21 October 2026 · Linework Media & Operations, LLC

The contract governing the LineworkPay personal and business account.

> This is version v1 of 21 October 2026 of the General Terms of the LineworkPay account. The document may be updated; changes are communicated in advance in the App and must be accepted again.

1. Subject and parties

These General Terms govern the LineworkPay account (the "Account") offered and operated by **Linework, a company of Linework Media & Operations, LLC (New York)** ("Linework", "we"), registered office: 54 State Street, Ste 804, Albany, NY 12207, USA. They apply to individuals and to businesses that open an Account through the Linework application or web application.

Definitions

- **LineworkPay Account**: the EUR account kept by Linework in its books in the name of the Customer, shown in the App and Web app.
- **Customer**: the individual (personal account) or the business (business account) that has opened an Account and accepted these Terms.
- **Customer code**: the personal code `LWB-XXXXX` (individuals) or `LWB-B-XXXXX` (businesses) that identifies the Customer's funds and must be quoted as payment reference in every deposit.
- **App**: the Linework mobile application; **Web app**: web.linework.app.
- **Fee information sheet**: the document listing the account fees (activation and monthly fee) and the fees for each operation, published at web.linework.app/bank/tariffs and shown before opening the Account.

2. How the Account works

Customer funds are received on the collection account of **Linework France** and are allocated to the Customer through the Customer code quoted in the payment reference.

The Account balance shows the Customer's amounts as recorded by Linework. The coordinates shown in the App, including in the proof-of-account document, are the collection account and the Customer code to be used for deposits.

3. Opening, identity checks (KYC/KYB)

A personal Account may be opened only by an adult individual who has completed identity verification (KYC). A business Account may be opened only by a Customer who has completed personal KYC, acting as owner/legal representative of the business, and is subject to business verification (KYB); the person who opens it signs these Terms on behalf of the business and holds the "owner" role.

The Customer must provide true, complete and up-to-date information and documents and update them when they change. Linework may request further information and may refuse to open an Account, without having to give reasons where the law so permits.

4. Deposits, transfers and Wallet

- **Deposits**: by SEPA or SWIFT bank transfer to the collection account, quoting the Customer code as payment reference. Transfers without a valid code may not be recognised and may be returned to the sender net of the costs incurred.
- **Outgoing transfers**: SEPA and SWIFT transfers ordered from the App or Web app, to beneficiaries checked by the Customer. The fee is shown before confirmation.
- **Wallet ↔ Account**: transfers between the Linework Wallet (vUSDC) and the Account (EUR), at the rate and fee shown before confirmation, when the feature is available.
- **Limits**: Linework may set limits per operation, per day and per month, also for security and anti-money-laundering reasons; current limits are shown in the App.

5. Account fees and operation fees

The Customer pays the fees set out in the Fee information sheet in force, accepted when the Account is opened: a one-off **activation fee** and a **monthly account fee** (currently EUR 150.00 + EUR 14.99 per month, as stated in the sheet), and the fees for each operation (deposits, transfers, Wallet ↔ Account, card).

Changes to fees are communicated in advance — notice period: 60 days — and the Customer may close the Account free of charge before the change takes effect.

6. Direct debit authorisation

The Customer **authorises Linework to debit the Account** with the account fees and the operation fees when due.

- If the available balance is not sufficient, the unpaid amount remains **outstanding** and is debited automatically from the **first subsequent credit** to the Account, and through the daily check, until fully recovered.
- The Account never goes negative because of these debits.
- Every debit is notified to the Customer in the App.
- This authorisation can be revoked only by closing the Account, after payment of the amounts due.

7. Digital card

When available, the digital card linked to the Customer code can be used for **online payments** and for **payments in shops** (physical POS terminals, card present and contactless, including through digital wallets such as Google Pay and Apple Pay when available), within the limits set by Linework and by the Customer. The Customer may turn online payments and in-shop/contactless payments on or off separately for each card in the App; both are on when the card is issued. **Cash withdrawals** (ATM and over the counter) **will be available with the physical card**, once it is available; they are not available with the digital card. Cash-equivalent (quasi-cash) transactions and cash-back are not available. The Customer may freeze, unfreeze and terminate the card from the App. Card fees (including the foreign-currency surcharge) are those in the Fee information sheet and apply equally to online and in-shop payments.

8. Security and unauthorised operations

The Customer keeps login credentials, devices and card data confidential and must report without delay any loss, theft or unauthorised use to support@linework.app and, where possible, freeze the card from the App. Linework may block operations it considers suspicious.

9. Blocking, suspension and closure

The Customer may request closure of the Account at any time. Linework may block, suspend or close the Account to comply with legal obligations, for anti-money-laundering or anti-fraud reasons, for prolonged inactivity or for breach of these Terms. On closure, the remaining balance, net of fees due and costs, is returned to an account indicated by the Customer, after the checks required by law.

10. Statements and communications

Movements, monthly statements (CSV) and the proof-of-account document are available in the App and Web app. Communications are sent in the App, by notification and by e-mail to the address of the Linework account.

11. Personal data

Personal data are processed as described in the Privacy Policy, including for identity verification (KYC/KYB) and anti-money-laundering obligations.

12. Complaints

Complaints may be sent to support@linework.app. Linework replies within 2 business days.

13. Changes, version and electronic acceptance

These Terms are identified by version and date (this document: **v1 of 21 October 2026**). Linework may amend them with notice; new versions must be accepted again in the App or Web app. Ticking the acceptance boxes in the App or Web app constitutes acceptance of these Terms, of the Fee information sheet and of the direct debit authorisation; Linework records date, time, IP address, device and document version.

14. Governing law and jurisdiction

These Terms are governed by the laws of the State of New York (USA) and the courts of New York have jurisdiction, without prejudice to the mandatory rights of consumers under the law of their country of residence.

15. Contacts

LineworkPay support: support@linework.app · in-app help · linework.app.

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