

Quik2Pay Terms of Service

Effective Date: January 13, 2026

By using Quik2Pay ("we," "us," or "our"), you agree to be bound by these Terms of Service ("Terms"). These Terms constitute a legally binding agreement between you and Quik2Pay LLC. If you do not agree, do not use the services (as defined below).

1. Service Description

Quik2Pay provides payment advance and payout services/receivables collection services (collectively, the "Services") to independent notaries public ("Notaries" or "you"). We advance funds based on your completed notary signings and collect payments from signing services, escrow companies, title companies, or other third-party payors ("Payment Sources") on your behalf pursuant to the Service Agreement and Limited Power of Attorney you execute (subject to separate agreements). Quik2Pay is not a lender, and the advances provided are purchases of your accounts receivable at a discount, not loans. You acknowledge that you are selling your receivables to Quik2Pay in exchange for immediate payment, less applicable fees.

2. Eligibility

You must be a currently commissioned notary public in good standing in your state, with a valid background check and no pending disciplinary actions or criminal proceedings related to your notary commission or professional conduct. You must be at least 18 years of age and have the legal capacity to enter into this agreement. You represent and warrant that all information provided to Quik2Pay during registration and throughout your use of the Services is accurate, complete, and current.

3. Fees

- One-time \$5 verification fee (non-refundable) charged upon account registration to verify your identity and notary commission status.
- Recurring plan fees and/or percentage fees per your selected plan. Percentage fees represent the discount rate at which you sell your receivables to Quik2Pay and may range from 2% to 10% of the invoice amount depending on your selected plan. Monthly subscription fees, if applicable, are charged in advance and cover platform access and features.

All fees are non-refundable, including in the event of early termination, account closure, or non-payment by Payment Sources. You authorize Quik2Pay to deduct all applicable fees from advances or collected payments, or to debit your linked bank account if collected funds are insufficient to cover fees owed.

4. Representations & Warranties

You represent and warrant that: (a) all invoices/signings submitted are legitimate, completed, and unpaid at the time of advance request; (b) you have the full right and authority to assign the receivables to Quik2Pay free and clear of any liens, claims, or encumbrances; (c) the services you performed were completed in accordance with applicable laws and professional standards; (d) you have not and will not assign, pledge, or otherwise encumber the same receivables to any other party; (e) there are no

disputes, setoffs, or defenses asserted or threatened by the Payment Sources; and (f) you will not take any action that would impair Quik2Pay's rights in the assigned receivables.

5. Account Responsibilities

You are responsible for maintaining the confidentiality and security of your account login credentials. You agree to immediately notify Quik2Pay of any unauthorized access or use of your account. You are liable for all activities that occur under your account, whether authorized or unauthorized, until you notify us of the breach.

6. Prohibited Conduct

You agree not to: (a) submit false, fraudulent, or duplicate invoices; (b) use the Services for any illegal purpose or in violation of any applicable laws or regulations; (c) interfere with or disrupt the Services or servers or networks connected to the Services; (d) attempt to gain unauthorized access to any portion of the Services or any other systems or networks; (e) use any automated means to access the Services or collect information; (f) impersonate any person or entity or misrepresent your affiliation with any person or entity; or (g) engage in any conduct that restricts or inhibits anyone's use or enjoyment of the Services.

7. Payment Collection and Advances

Upon submission of an eligible invoice and approval by Quik2Pay, we will advance funds to you, less applicable fees. Quik2Pay will then collect payment directly from the Payment Sources pursuant to the Limited Power of Attorney you grant. Payment timelines are subject to the Payment Sources' payment practices and are not guaranteed. Quik2Pay is not responsible for delays or non-payment by Payment Sources. If a Payment Source disputes an invoice, fails to pay, or issues a chargeback, you remain liable to repay the advance and all associated fees.

8. Recourse and Repayment Obligations

The purchase of receivables by Quik2Pay is with full recourse. If any receivable is not collected for any reason (including non-payment, dispute, chargeback, bankruptcy of the Payment Source, or any other cause), you agree to immediately repay Quik2Pay the full advance amount plus all fees and costs. You authorize Quik2Pay to debit your linked bank account or withhold future advances to satisfy any amounts owed. Failure to repay may result in account suspension, termination, and collection actions, including reporting to credit bureaus and pursuing legal remedies.

9. Limitation of Liability

QUIK2PAY IS NOT LIABLE FOR DELAYS, ERRORS, OR NON-PAYMENT BY THIRD PARTIES (SIGNING SERVICES, ESCROW, BANKS) OR PAYMENT SOURCES. TO THE MAXIMUM EXTENT PERMITTED BY LAW, QUIK2PAY SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS, REVENUE, DATA, OR USE, ARISING FROM OR RELATING TO THE SERVICES, EVEN IF QUIK2PAY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. OUR TOTAL LIABILITY SHALL NOT EXCEED THE FEES PAID BY YOU TO QUIK2PAY IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM. THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT

WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

10. Indemnification

You agree to indemnify, defend, and hold harmless Quik2Pay, its affiliates, officers, directors, employees, agents, and service providers from and against any and all claims, liabilities, damages, losses, costs, expenses, and fees (including reasonable attorneys' fees) arising from or relating to: (a) your use of the Services; (b) your breach of these Terms or any applicable law or regulation; (c) your notary services or any disputes with Payment Sources; (d) any inaccuracy in your representations or warranties; or (e) your violation of any third-party rights.

11. Termination and Suspension

Either party may terminate this agreement with or without cause upon thirty (30) days' written notice to the other party. Quik2Pay may immediately suspend or terminate your access to the Services without notice if: (a) you breach these Terms; (b) we suspect fraudulent activity; (c) your notary commission expires, is suspended, or revoked; (d) you fail to repay amounts owed; or (e) we are required to do so by law or regulation. Upon termination, all outstanding amounts owed to Quik2Pay become immediately due and payable. Sections 4, 8, 9, 10, 12, and 13 survive termination.

12. Governing Law & Dispute Resolution

These Terms are governed by the laws of the State of Nevada, without regard to its conflict of law principles. Any dispute, claim, or controversy arising out of or relating to these Terms or the Services ("Dispute") shall be resolved by binding arbitration in Las Vegas, Nevada, in Clark County, Nevada, in accordance with the Commercial Arbitration Rules of the American Arbitration Association ("AAA") then in effect. The arbitration shall be conducted by a single arbitrator mutually agreed upon by the parties, or if the parties cannot agree, appointed by the AAA. The arbitrator's decision shall be final and binding, and judgment may be entered in any court of competent jurisdiction. Each party shall bear its own costs and attorneys' fees, unless the arbitrator awards fees to the prevailing party. YOU AGREE TO WAIVE ANY RIGHT TO A JURY TRIAL OR TO PARTICIPATE IN A CLASS ACTION.

13. Changes to These Terms

We may update these Terms at any time by posting the revised Terms on our website with a new effective date or by sending you notice via email. Material changes will be effective thirty (30) days after notice, unless otherwise required by law. Your continued use of the Services after the effective date of any changes constitutes your acceptance of the updated Terms.

14. Severability

If any provision of these Terms is found to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect. The invalid provision shall be modified to the minimum extent necessary to make it valid and enforceable.

15. Entire Agreement

These Terms, together with the Service Agreement, Privacy Policy, and any other agreements referenced herein, constitute the entire agreement between you and Quik2Pay regarding the Services and supersede all prior or contemporaneous understandings and agreements, whether written or oral.

16. Assignment

You may not assign or transfer these Terms or any rights or obligations hereunder without Quik2Pay's prior written consent. Quik2Pay may assign these Terms in connection with a merger, acquisition, or sale of assets without restriction.

17. Force Majeure

Quik2Pay shall not be liable for any failure or delay in performance due to causes beyond its reasonable control, including but not limited to acts of God, war, terrorism, riots, embargoes, acts of civil or military authorities, fire, floods, accidents, pandemics, strikes, or shortages of transportation, facilities, fuel, energy, labor, or materials.

18. Contact Information

For questions regarding these Terms, please contact us at:

Email: support@quik2pay.com

Quik2Pay LLC

Las Vegas, Nevada