



GLOBAL CREDIT CARD ACCOUNT
CREDIT CARDHOLDER AGREEMENT

Supplement

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	28.75% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances APR	Cash Advances are not available.
APR for Balance Transfers APR	Balance Transfers are not available.
How to Avoid Paying Interest	Your due date is at least 24 days after the close of each Billing Cycle. We will not charge interest on new purchases if you have paid your entire New Balance by the due date each month.
Minimum Interest Charge	\$1
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	\$0
Transaction Fees - Foreign Transaction Fee - Cash Advance Fee - Balance Transfer Fee	\$0 \$0 \$0
Penalty Fees - Late Payment - Over-the-Credit Limit	Up to \$40 \$0



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How We Will Calculate Your Balance. We use the Daily Balance method (including new transactions). See you below in this Credit Card Agreement for more details

Billing Rights. Information on your rights to dispute transactions and how to exercise those rights is provided in this Credit Card Agreement, under Schedule A.

Purchase APR. We use a Variable APR of twenty two percent (22%) + Prime Rate*. As of 12/25/2025, updated every 30 days this APR corresponds to a daily periodic rate of 0.07877%.

How We Calculate Variable Rates: A variable APR is determined each Billing Cycle by adding a margin to the Prime Rate (U.S.) as published in the Money Rates section of The Wall Street Journal on the 25th day of the month or the following business day if the rate is not published that day. The variable APRs may increase or decrease if the Prime Rate changes. An increase may result in higher interest charges and a higher Minimum Payment. If the Prime Rate changes, your new rate will take effect the first day of the first Billing Cycle that begins after the Prime Rate changes.

Military Lending Act Disclosure. The following disclosure applies to persons covered by the Military Lending Act. Other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or Credit Card Account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than credit application fees for specified credit transactions or Credit Card Account); and any participation fee charged (other than certain participation fees for a credit card Credit Card Account). To receive this information and a description of your payment obligation, please contact us by calling 1-888-305-7264.

The Inter Mastercard® Credit Card is issued by Continental Bank. Mastercard is a registered trademark of Mastercard International Incorporated, and is used by the issuer pursuant to license from Mastercard.

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PLEASE READ THIS AGREEMENT CAREFULLY. THIS AGREEMENT IS SUBJECT TO MANDATORY ARBITRATION PURSUANT TO THE FEDERAL ARBITRATION ACT AND A WAIVER OF CLASS ACTION AND JURY PROVISION, UNLESS YOU OPT-OUT AS DETAILED IN THE ARBITRATION SECTION BELOW OR UNLESS YOU ARE COVERED BY THE MILITARY LENDING ACT. IF YOU ARE COVERED BY THE MILITARY LENDING ACT, THEN THE ARBITRATION SECTION DOES NOT APPLY TO YOU.

This Credit Card Agreement, which includes the Supplement and the Fee Schedule, ("Agreement") contains the terms and conditions which govern the use of your Inter Mastercard Credit Card and corresponding Credit Card Account ("Credit Card Account"), which has been issued to you by Continental Bank (the "Bank", "we," "us" and "our"). Inter&Co Payments, Inc. ("Program Manager") is the Bank's program partner responsible for managing the Credit Card Account and providing customer service on the Bank's behalf.

We have agreed to lend you money as described in this Agreement, and you agree to pay us back together with interest charges and fees. You do not have to accept this Agreement, but if you accept this Agreement by activating the Card, signing the Card or using the Card, you acknowledge and agree to the terms and the provisions contained in this Agreement, which includes an arbitration provision (provided, however, if you are covered by the Military Lending Act, the arbitration provision shall not apply). Please read and keep this Agreement for your records.

Contact us if you have any questions about this Agreement or Credit Card Account. You may contact us by calling 1-888-305-7264, using the chat function of the Program Manager mobile phone application or writing to us at help@inter.co.

Important Information About Procedures for Opening a New Credit Card Account

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 a Credit Card Account.

What this means for you: When you open a Credit Card Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you, including photo ID verification, which may include, without limitation, your driver's license or other identifying documents.

1. Definitions

All capitalized terms used in this Agreement and not otherwise defined have the meanings set forth below.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	3 de 30
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“Billing Cycle” means the time period covered by a billing Statement and is used to manage your Credit Card Account. Each Statement shows the closing date, which is the last day of the Billing Cycle.

“Card” means one or more cards or other access devices, including your physical or virtual credit card, that we may issue to allow you to use to access credit on your Credit Card Account, and includes all renewals and substitutions of the same.

“Minimum Payment” means the minimum amount you must pay by the Payment Due Date shown on your Statement.

“New Balance” means the total amount you owe us as of a Statement closing date.

“Payment Due Date” means the payment due date shown on your Statement.

“Purchase” means the use of your Credit Card Account to buy or lease goods or services. Tax payments and any other associated fees are considered Purchases.

“Statement” means the periodic statement prepared in connection with your Credit Card Account. Your Statement will include all transactions posted to your Credit Card Account during a Billing Cycle and information about payment owed to us.

“Inter App” means the Program Manager’s mobile phone application.

“You” and “your” mean each and all of the persons who are granted, accept or use the Credit Card Account and any person who has guaranteed payment of the Credit Card Account.

2. Credit Card Account Information and Contacting You

a. Credit Card Account Information. We need information about you to open and manage your Credit Card Account. This includes, but is not limited to: (1) your legal name; (2) a valid mailing address; (3) your date of birth; (4) your Social Security Number or ITIN; (5) your telephone number(s); (6) your email address; and (7) your employment or income information. You must tell us when this information changes by calling our customer service. We may ask you for additional documents and to verify any changes to information you have provided us. Failure to do so may

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	4 de 30
---------------	----------------	-----------------------	---	---------



result in suspension or termination of the Credit Card Account. We may restrict or close your Credit Card Account if we cannot verify your information, or if you do not provide it as requested.

b. Contacting You. To the extent permitted by applicable law, you authorize us and Program Manager and each of our and Program Manager's affiliates, agents, and contractors, and anyone to whom we may sell your Credit Card Account, to contact you to service your Credit Card Account or for collection purposes. You agree that these contacts are not unsolicited for purposes of state or federal law. You further agree that we, our affiliates, agents, and contractors (including, but not limited to, Program Manager) and anyone to whom we may sell your Credit Card Account may: (1) contact you in any way, including mail, email, calls, and texts, including a mobile, wireless, or similar device, even if you are charged by your provider, and using automated telephone equipment or pre-recorded messages; (2) contact you at any number that you have given us or any number we have for you in our records, including your cellular or other wireless device, even if that number is a wireless, cellular, or mobile number, is converted to a mobile/wireless number, or connects to any type of mobile/wireless device, and even if such telephone number is currently listed on a Do Not Call Registry; and (3) contact you at any email address you provide to us or any other person or company that provides any services in connection with this Agreement. We may monitor, tape or electronically record our telephone calls with you, including any calls with our customer service department, collection department and any other department. For the avoidance of doubt, you agree you will accept calls from us regarding your Credit Card Account. You understand these calls could be automatically dialed and a recorded message may be played. You agree to notify us immediately if you change your email address, mailing address, or phone number, updating your Credit Card Account information on the Inter App.

3. Use of Your Card

You may use your Card for purchases and any other transactions we may permit from time to time. You authorize us to pay for all transactions made in connection with your Card. We will apply each transaction against your available credit. You agree that we may rely on information provided by merchants and Mastercard to categorize transactions among purchases.

You promise to use your Card only for lawful, personal, family, or household purposes. You agree that you will not use your Card in any business transaction or illegal transaction and are responsible for any transactions if you do. You will only use your Card for transactions that are legal where you conduct them. Subject to applicable law, you understand that our services, including use of the Card, may not always be available, and that we are not liable for any losses that may result when

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	5 de 30
---------------	----------------	-----------------------	---	---------



such services are unavailable due to any reason outside of our control. We are not responsible for anyone who refuses to accept your Card. Subject to applicable law, we have no responsibility for failure of any machine, including your own personal devices, merchant financial institution or any other party to honor your Card. We may decline to authorize a transaction for any reason, including, but not limited to, if we believe you may be engaging in illegal internet gambling or the merchant with whom you are transacting with may be involved in such business or in any other illegal activity. We are neither responsible for any losses you may incur if we do not authorize a transaction nor are we responsible or liable if you engage in an illegal transaction. You understand that any person may deny acceptance of or refuse to accept your Card and we are not responsible for such denial or refusal.

4. Promise to Pay.

You promise to pay us the amounts of all credit you obtain, which includes all Purchases and other transactions made using your Card. You also agree to pay us all the amounts of interest charges, fees and any other transactions charged to your Card. This includes amounts where you did not sign a purchase slip or other document for the transaction. If you let someone else use the Card, you are responsible for all charges made by that person and any person they authorize, whether or not you have notified us that the person will be using your Card and whether or not the amount of the actual use exceeds your permission. To the extent permitted by applicable law, you agree to pay all costs and disbursements, including reasonable attorney fees, incurred by us in legal proceedings to collect or enforce your indebtedness and/or the terms of this Agreement.

Payments can only be made via the Inter App. We must receive at least the Minimum Payment due on your monthly Card Statement through the Inter App by 11:59 p.m. Eastern Time ("Cut-Off Time") on the Payment Due Date of each billing cycle. Any payments received after the Cut-Off time will be treated as received on the next day. The available credit to your Card may not reflect your payment for up to 10 business days. However, we will credit your payment to your Credit Card Account as of the day we receive it, except credit may be delayed for up to five (5) days if a payment does not adhere to the requirements set forth in this section and on your statement. , We may accept late payments, partial payments, or any payments marked or specially designated as being payment in full or as being similarly in settlement of any dispute, without losing any of our rights under this Agreement or under the law to collect all amounts due and payable for your Card. Our acceptance of such payments does not mean we agree to change this Agreement in any way.

5. Authorizations

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	6 de 30
---------------	----------------	-----------------------	---	---------



GLOBAL CREDIT CARD ACCOUNT CREDIT CARDHOLDER AGREEMENT

We do not guarantee approval of transactions. We reserve the right to deny transactions for any reason, such as Credit Card Account default, suspected fraudulent or unlawful activity, internet gambling, or any indication of increased risk related to the transaction. We also may limit the number of authorizations we allow during a period of time. When you use your Card to initiate a transaction at certain merchant locations, such as hotels, restaurants, gas stations, and rental car companies, where the final purchase amount is unknown at the time of authorization, a hold may be placed by the merchant on the available credit for the Card for an amount equal to or in excess of the final transaction amount. The credit amount subject to the hold will not be available to you for any other purpose until the merchant sends us the final transaction amount or the hold expires before the merchant does so. Once we receive the final transaction amount, it may take several days for the hold to be removed. During that period, you will not have access to the credit amount subject to the hold. Please be advised that you may experience difficulties using a Card at unattended vending machines, kiosks, and gas station pumps. If a Card is declined at a “pay at the pump” gas station even though you have sufficient credit available, you should pay for the purchase inside with the cashier. If you give your Card information to a merchant to bill you for recurring payments, or to keep it on file for future purchases or payments, and your Card number, expiration date, or security code changes, you should notify the merchant with your new Card information. We reserve the right to update that information for the merchant, but are not liable for any failure to process a recurring payment if you failed to notify the merchant of changes to your Card information.

6. Credit Limits

You may pay all or a part of your Account balance at any time but must pay at least the Minimum Payment due by the Payment Due Date. Your Credit Limit will be disclosed in the Inter App. You are responsible for keeping track of your balance and your available credit for each transaction type (e.g., purchases, etc.). We may, but are not required to, approve transactions that exceed your applicable Credit Limit, without obligating us to do so in the future. Subject to applicable law, we may refuse to authorize or accept any transaction on your Card at any time as described in this Agreement. We may also from time to time and in our sole discretion change your Credit Limit; reduce your Credit Limit to \$0 and cancel your Card; or limit the number or amount of transactions on your Card. You agree not to exceed your Credit Limit unless authorized by us. We can require that you immediately pay to us any amount in excess of your Credit Limit. You are liable for the entire outstanding balance on your Card, even if it exceeds your Credit Limit. If we honor your request for a transaction that will cause you to exceed your Credit Limit (without increasing your

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	7 de 30
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total Credit Limit), all the provisions of this Agreement will apply to that excess, including accrual of interest, and you must pay the entire excess to us on demand.

7. Foreign Transactions

If a transaction is made in a foreign currency, the transaction will be converted by Mastercard into a U.S. dollar amount in accordance with Mastercard's operating regulations or conversion procedures in effect at the time the transaction is processed. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. You will be charged for the U.S. dollar amount equivalent to the transaction, at Mastercard's conversion rate.

8. Interest and Fees

Interest Charges and Grace Period. Interest charges accrue on a transaction from the transaction date, and on a fee or interest charge from the day we add it to the daily balance. Interest accrues daily and compounds daily on new transactions fees and interest charges, and balances remaining from previous Billing Cycles. Interest charges will continue to accrue on every unpaid amount until it is paid in full, and interest charges may accrue even though you have paid the full amount of any New Balance because we include any accrued but unpaid interest in the calculation of each balance subject to interest rate. This means you may owe interest charges even if you pay the entire New Balance one month but did not do so for the previous month. Unpaid interest charges are added to the applicable balance of your Card. However, we reserve the right to not assess finance charges at any time. However, we will not charge you any interest on purchases (a "grace period") if you always pay your entire New Balance by the Payment Due Date. If you pay less than the full balance shown on a given Statement, you will lose your grace period and pay interest on the Purchase balance shown on the following Statement. You can regain your grace period on Purchases by paying the Statement balance in full for two Billing Cycles in a row.

Calculating Interest Charges: We impose interest on your Card balance using the daily balance method (including new transactions). We calculate interest charges each billing period by first figuring the "daily balance" for each balance on your Credit Card Account subject to different terms (e.g. we calculate the balance for regular Purchases separately from the balance for promotional Purchases, if any). To calculate the daily balance, we start with the beginning balance for each day. The beginning balance for the first day of the billing period is your balance on the last day of your previous billing period. We add any new transactions and fees. We subtract any

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	8 de 30
---------------	----------------	-----------------------	---	---------



new credits and payments. We make other adjustments (including if the daily balance is less than zero, it will be treated as zero). We multiply the balance by its Daily Periodic Rate (the Annual Percentage Rate divided by 365) and add that amount to that day's balance to get the Ending Balance for the day. This results in daily compounding of interest.

To calculate the total interest charges for the Billing Cycle we add up all the daily interest charges. You authorize us to round interest charges to the nearest cent and to use mathematical formulas that produce substantially equivalent results to calculate the balance subject to interest charges and related amounts. If the total is less than the minimum interest charge, we impose the minimum interest charge.

Fees. The Fee Schedule attached to this Agreement describes the that fees apply to your Card. The application and payment of a fee will not correct the situation which caused the fee to be charged.

9. Statement

We will generally send or make available to you one Statement for your Card at the end of each Billing Cycle. However, under certain circumstances, the law may not require us to send or make available to you a Statement or may prohibit us from doing so. We send only one Statement for all your Cards. You agree that all Statements and notices regarding the Card may be sent solely to the email or address shown on our billing records. The Statement will show the total amount that you owe us at the end of the current Billing Cycle, including any interest charges, fees, debt cancellation (if applicable), the Minimum Payment due, and the Payment Due Date. Each Statement covers a Billing Cycle. Please review each Statement carefully. If you do not notify us of an error within sixty (60) days of receiving your Statement, we will assume that all information on the Statement is correct. You must notify us promptly of any change in your name, residence or billing address by contacting us on the Support Channels listed below. Preservation of your rights under federal law regarding resolution of billing errors depends upon your timely recognition of potential errors, as explained above. If we credit your Card for all or part of a disputed transaction, you give us all of your rights against others regarding that transaction and agree not to pursue any claim or reimbursement of the transaction amount from the merchant or any other person. You also agree to provide reasonable cooperation in our investigation. We will not send your Statement if (a) we deem your Card balance uncollectible, (b) delinquency collection proceedings have been instituted, or (c) for any other reason permitted by applicable law. The "closing date" is the last day of the Billing Cycle. All transactions received after the closing date will appear on your next Statement.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	9 de 30
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10. Payment

Your payment is due on or before the Payment Due Date shown on your Statement, by the Cut-Off time. A payment received after that time will be treated as late. You must pay at least the Minimum Payment, which is the greater of (a) \$35 (or the total amount you owe if less than \$35); or (b) the sum of (1) 3% of the New Balance on your Statement (rounded upward to the nearest dollar) and the interest and late fees we have billed you on the Statement for which your Minimum Payment is calculated, plus, (2) at our discretion, any amounts that are past due, and any amount by which your balance exceeds your Credit Limit, and (3) any applicable rewards participation fee then due. Notwithstanding the previous sentence, if your New Balance is less than \$35, you must pay us the total New Balance.

In addition, you may pay all or part of your balance at any time, but you must pay at least the Minimum Payment by the Payment Due Date. If you overpay or if there is a credit balance on your Card, we will not pay interest on such amounts. We will continue to charge finance charges as set forth in this Agreement during Billing Cycles when you carry a balance regardless of whether your Statement includes a Minimum Payment that is due.

Returns and other credits to your Card balance will reduce your outstanding balance, but will reduce your Minimum Payment due only to the extent the outstanding balance falls below the Minimum Payment due. Payments must conform to the requirements set out on that monthly Statement, and these requirements may vary without prior notice. You may pay the entire amount of unpaid balance you owe us at any time after that balance has been through a closed Billing Cycle. We reserve the right to reject any payment if your Card has a credit balance as of the day we receive that payment.

11. Payment Application and Instructions

We apply payments and credits at our discretion. We generally apply the minimum due and credits to balances with low APRs before high APRs. Each billing period, we generally apply amounts you pay that exceed the Minimum Payment due to balances with higher APRs before balances with lower APRs. If you do not pay your New Balance, as shown on your Statement, in full each month, you may not be able to avoid interest charges on new purchases. We apply payments to balances as they appear on your monthly statement before being applied to new transactions. An example of a new transaction is a recent purchase you made that has not yet been included in the New Balance as shown on your Statement.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	10 de 30
---------------	----------------	-----------------------	---	----------



All payments must be made in U.S. dollars drawn on funds on deposit in the United States. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Payments for your Card balance should be through the Inter App. You agree not to mail us cash or to deliver cash to us in person at a branch. You agree that we may accept any such payment, late payments, partial payments, and payments marked “paid in full”, “without recourse”, or otherwise restrictively endorsed without waiving our right to payment in full of your entire Card balance. You do not have to use these other payment services. We may delay the availability of credit until we confirm that your payment has cleared. This may happen even if we credit your payment to your Credit Card Account. We may resubmit and collect returned payments electronically. If necessary, we may adjust your Credit Card Account to correct errors, process returned and reversed payments, and handle similar issues. We may reject and return any payment that creates or adds to a credit balance on your Card. We may without notice restrict the availability of any credit balance in our sole and absolute discretion. We may reduce the amount of any credit balance by any new charges. You may email to help@inter.co or call the Support Channel number on the bottom of the page to request a refund of any available credit balance.

12. Authorized Transactions

You are responsible for all authorized transactions initiated and fees incurred by use of the Card. If you permit another person to have access to the Card, this will be treated as if you authorized such use, and you will be liable for all transactions and fees incurred by those persons or someone they authorize. You are wholly responsible for the use of your Card according to the terms of this Agreement, subject to applicable law and any billing or error resolution rights you may have under this Agreement. You are responsible for all authorized transactions initiated and fees incurred by use of the Card. For the avoidance of doubt, you must pay us for all charges made by any person to whom you grant access to your Card, including charges for which you may not have intended to be responsible. In addition, you must pay us all fees that may become due under the terms of this Agreement in connection with such charges or any actions or omissions of any person who you grant access to your Card.

13. Credit Reports

We may report your performance under this Agreement to credit reporting agencies, including your failure to make minimum payments on time. If you wish to know the names of the agencies we have contacted, email us at help@inter.co. We may also respond to inquiries about our credit

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	11 de 30
---------------	----------------	-----------------------	---	----------



experiences with you as permitted by law. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation. If you believe that we have reported inaccurate information about your Card activity and/or creditworthiness to a credit bureau or other consumer reporting agency, notify us in email to help@inter.co. When you write, tell us the specific information you believe is incorrect and why you believe it is incorrect. We may obtain and use credit, income and other information about you from credit bureaus and others. You authorize the Bank and the Program Manager and grant us permissible purpose to investigate your credit standing when opening or reviewing your Card and creditworthiness. You authorize the Bank and the Program Manager and grant us permissible purpose to disclose information regarding your Card activity and creditworthiness to credit bureaus and creditors who inquire about your credit standing. We may also obtain follow-up credit reports on you (for example, when we review your Card activity and creditworthiness for a credit line increase). You agree to provide us with current financial information and updated application information in such form and at such times as we may request and you authorize us to assess your financial information, including by consulting with credit reporting agencies, to verify your current financial information as well as the information you have provided to us. We may contact any source we deem necessary in investigating your credit worthiness in connection with your application and later in connection with reviewing, renewing, and/or taking collection action on your Card.

14. Default and Suspension and Termination

a. Default. If you are in default, we can charge you fees and interest charges as set forth herein, continue to charge such fees and interest charges, lower your Credit Limit, file a lawsuit against you or pursue another action not prohibited by law, declare the entire balance of your Card due and payable at once without notice or demand, suspend, restrict or cancel your Card and/or terminate this Agreement without liability. You are in default if: (1) you fail to make a required payment when due or before the payment due date; (2) we determine you made a false or misleading statement to us, or otherwise attempted to defraud us; (3) are subject to a bankruptcy or insolvency proceeding; (4) any payment you make is rejected, not paid or cannot be processed; (5) you exceed your Credit Limit; (6) you permanently reside outside of the U.S.; or (7) you fail to comply with any term of this Agreement. After your default or your death, and subject to the limitations of applicable law, we may at our option: (a) reduce your Credit Limit, (b) cancel your Card and declare the entire unpaid balance on your Card immediately due and payable, (c) bring a legal action against you to collect money owed to us, (d) terminate any special promotional

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	12 de 30
---------------	----------------	-----------------------	---	----------



credit terms, and/or (e) exercise all other rights and remedies available to us under applicable law. In the event of your default, and subject to any limitations or requirements of applicable law, you agree to pay all costs, including reasonable attorney's fees, incurred by us (i) in collecting all amounts due on your Card balance, whether or not suit is brought against you, and (ii) in protecting ourselves from any harm that we may suffer as a result of your default.

b. Suspension and Termination. We may, at any time and for any reason, suspend or cancel your Card or otherwise terminate your right to use your Card. You may cancel your Card at any time by calling us at 1-888-305-7264 or sending an email to help@inter.co, or following the instructions in the Inter App. Your obligations under this Agreement continue even after the Card is cancelled. You must destroy your Card when it is cancelled. When your Card is cancelled, you must contact anyone authorized to charge transactions to your Card, such as any subscription services. These transactions may continue to be charged to your Card until you change the billing with the applicable merchant. Also, if we believe you have authorized a transaction or are attempting to use your Card after you have requested for it to be cancelled, we may allow the transaction to be charged to your Card and you will be responsible for the payment of such transactions.

15. Security; Lost or Stolen Card; and Unauthorized Use

Please take reasonable steps to prevent the unauthorized use of your Card. We may give you a Personal Identification Number ("PIN"), or may allow you to choose a PIN, and may require you provide the PIN prior to using your Card. Keep your PIN secure and do not write it down or give it to anyone. For security reasons, you must, upon receipt of the Card, comply with any card activation procedures as may be prescribed by us. If a Card is lost or stolen or if you believe someone else may be using your Card without your permission or otherwise knows your PIN, you must tell us at once by sending us an email at help@inter.co, contacting us at the phone number on the footer of this page, or using the chat function on the Inter App.

16. No Warranty Regarding Merchant Goods or Services

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card beyond your rights described in the Billing Rights below.

17. Third Party Programs

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	13 de 30
---------------	----------------	-----------------------	---	----------



We are not responsible for the quality, legality, or any other aspect of any benefit or reward programs offered by third parties. For example, if you participate in the Loop Rewards Program, in addition to the Loop Rewards Program Terms and Conditions, you agree that Inter & Co Payments, Inc. or one of its affiliates, as applicable, is solely responsible for the for administration of the Loop Rewards Program and the payment of all amounts or benefits due to you under the Loop Rewards Program Terms and Conditions. You acknowledge that Bank is not a party to the Loop Rewards Program Terms and Conditions. You agree to look exclusively to Inter & Co Payments, Inc. in the event of any dispute arising out of or relating to the Loop Rewards Program.

18. Assignment

We may assign any or all of our rights and obligations under this Agreement to a third party. You may not sell, assign or transfer your Account or any of your obligations under this Agreement.

19. Change in Terms

We reserve the right to amend this Agreement (with the exception of the Arbitration provision below) at any time for any reason, by adding, deleting, or changing provisions of this Agreement. We will provide notice to the extent required by applicable federal law or the laws of Utah that are in effect at that time. If an amendment gives you the opportunity to reject the change, and if you reject the change in the manner provided in such amendment, we may terminate your right to receive credit and may ask you to return all credit devices as a condition of your rejection. We may replace your card with another card at any time.

20. Arbitration

This Arbitration provision does not apply to you if, as of the date of this Agreement, you are a member of the Armed Forces or a dependent of such member entitled to protection under the Military Lending Act. Subject to the preceding sentence, the following Arbitration provisions will apply:

a. General: Either you or we may elect to arbitrate or require the other party to arbitrate any Claim (as defined below) under the following terms and conditions. If you or we elect to arbitrate a Claim, neither you nor we will have the right to: (1) have a court or a jury decide the Claim; (2) participate in a class action in court or in arbitration, either as a class representative or a class member; (3) act as a private attorney general in court or in arbitration; or (4) join or consolidate

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	14 de 30
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your Claim(s) with claims of any other person. The right to appeal and the right to discovery are more limited in arbitration than in court. Other rights that you would have if you went to court may also not be available in arbitration.

b. Definitions: The following definitions apply to this Arbitration provision, even if terms defined in this Arbitration provision are defined differently elsewhere in this Agreement: (1) “We,” “us” and “our” mean Continental Bank or any subsequent holder of this Agreement. Also, these terms include the parents, subsidiaries, affiliates and successors of such company, as well as the officers, directors, agents and employees of any of the foregoing. These terms also include any party named as a co-defendant with us in a Claim asserted by you, including the Program Manager, marketing companies, credit bureaus, credit insurance companies, credit card or loan servicers and debt collectors; (2) “You,” “your” and “yours” include each and every cardholder, you and/or Authorized User; (3) “Administrator” means the American Arbitration Association (“AAA”), 1633 Broadway, 10th Floor, New York, NY 10019, www.adr.org, 800-778-7879 or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, 800-352-5267; or any other company selected by mutual agreement of the parties; (4) “Claim” means any claim, dispute or controversy between you and us that in any way arises from or relates to this Agreement or the Credit Card Account, including disputes arising from actions or omissions prior to the date of this Agreement and disputes involving the Program Manager, or its successors or assigns. “Claim” has the broadest reasonable meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). However, it does not include disputes about the validity, enforceability, coverage or scope of this Arbitration provision or any part thereof (including, without limitation, the Class Action Waiver, the Notice and Cure provision below, the final sentence in subsection below under the caption “Survival, Severability, Primacy” and/or this sentence); all such disputes are for a court and not an arbitrator to decide. However, any dispute or argument that concerns the validity or enforceability of this Agreement as a whole is for the arbitrator, not a court, to decide. Claim does not include: (i) any individual action brought by you or us in small claims court or your state’s equivalent court, unless such action is transferred, removed, appealed to a different court, or otherwise no longer proceeds on an individual basis in small claims court; (ii) the exercising of any self-help rights by you or us; or (iii) any individual action in court by one party that is limited to preventing the other party from using a self-help remedy and that does not involve a request for damages or monetary relief of any kind. The institution and/or maintenance of any such right, action or litigation will not constitute a waiver of the right

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	15 de 30
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of either of the parties to compel arbitration regarding any other dispute subject to arbitration pursuant to this Arbitration provision.

c. Starting or Demanding Arbitration: To start an arbitration, the party asserting the Claim (the "Claimant") must commence the arbitration in accordance with the Administrator's rules, Claimant may elect to commence the arbitration with either AAA or JAMS, at its own discretion. To require arbitration of a Claim, the party defending the Claim (the "Defending Party") must give the Claimant a written demand for arbitration. This demand may be given after a lawsuit has been filed and may be given in papers or motions in the lawsuit. If an arbitration is commenced or an arbitration demand is given, the Claim shall be resolved by arbitration under this Arbitration provision and the applicable rules of the Administrator then in effect. If both AAA and JAMS, cannot or will not serve and the parties are unable to select an Administrator by mutual consent, the Administrator will be selected by a court. The party initiating an arbitration selects the Administrator. Notwithstanding any language in this Arbitration provision to the contrary, no arbitration may be administered, without the consent of all parties to the arbitration, by any Administrator that has in place a formal or informal policy that would purport to override subsection below, captioned "No Class Actions" (the "Class Action Waiver");.

d. No Class Actions: If You or We seek public injunctive relief as a remedy for any Claim (a "Public Injunctive Relief Request"), You and We agree that the Public Injunctive Relief Request cannot be arbitrated. Instead, the Public Injunctive Relief Request shall be adjudicated by a court after all other Claims to be decided in arbitration under this Arbitration Agreement are resolved in arbitration. You and We agree to jointly request that the court stay the Public Injunctive Relief Request until after the remaining Claims have been finally resolved in arbitration, and that the Parties will only seek to lift the stay and request that a court resolve the Public Injunctive Relief Request if an arbitrator finds that one of them is liable for a Claim for which public injunctive relief is an available remedy. The validity, enforceability, and effect of this paragraph shall be determined exclusively by a court, and not by any arbitration administrator or arbitrator.

e. Location and Costs: Any arbitration hearing that you attend will take place in a location that is reasonably convenient for you. If you cannot obtain a waiver of the Administrator's or arbitrator's filing, administrative, hearing and/or other fees, we will consider in good faith any request by you for us to bear such fees. We will pay for our own attorneys, experts and witnesses, and will pay the reasonable fees and charges of your attorneys, experts and witnesses if and to the extent you prevail in the arbitration and the arbitrator makes such an award, consistent with the applicable

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	16 de 30
---------------	----------------	-----------------------	---	----------



rule of arbitration. Even if you do not win the arbitration, we will pay any of the Administrator's or arbitrator's filing, administrative, hearing and/or other fees, and the fees and charges of your attorneys, experts and witnesses, if and to the extent we are required to pay such fees and charges by law or the Administrator's rules or in order to make this Arbitration provision enforceable.

f. Arbitrator Selection and Discovery: The arbitrator will be appointed by the Administrator in accordance with the rules of the Administrator. However, unless the parties agree otherwise, the arbitrator must be a retired or former judge or a lawyer with at least 10 years of experience. In addition to the parties' rights under the Administrator's rules to obtain information prior to the hearing, either party may ask the arbitrator for more information from the other party. The arbitrator will decide the issue in his or her sole discretion, after allowing the other party the opportunity to object.

g. Effect of Arbitration Award: Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitrator's award will be final and binding, except for: (1) any appeal right under the Federal Arbitration Act, 9 U.S.C. §1 et seq. (the "FAA"); and (2) Claims involving more than \$50,000. If permitted by the Administrator's rules, for Claims involving more than \$50,000, any party may appeal the award to a three-arbitrator panel appointed by the Administrator, which will reconsider anew any aspect of the initial award that is appealed. The panel's decision will be final and binding, except for any appeal right under the FAA. The costs of any appeal will be borne in accordance with subsection above, captioned "Location and Costs."

h. Governing Law: This Agreement governs transactions involving interstate commerce and accordingly this Arbitration provision shall be governed by the FAA and not by any state law concerning arbitration. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and privilege rules that would apply in a court proceeding, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys' fees and costs. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. The arbitrator will follow rules of procedure and evidence consistent with the FAA, this Arbitration provision and the Administrator's rules.

i. Survival, Severability, Primacy: This Arbitration provision shall survive the termination of this Agreement, your fulfillment or default of your obligations under this Agreement and/or your or

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	17 de 30
---------------	----------------	-----------------------	---	----------



our bankruptcy or insolvency (to the extent permitted by applicable law). In the event of any conflict or inconsistency between this Arbitration provision and the Administrator's rules or other provisions of this Agreement, this Arbitration provision will govern. If any portion of this Arbitration provision, other than the Class Action Waiver, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made with respect to any Claim that the Class Action Waiver is unenforceable, only this sentence of the Arbitration provision will remain in force and the remaining provisions shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal.

j. Notice and Cure: Prior to initiating a lawsuit or arbitration regarding a Claim, the Claimant shall give the Defending Party written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 60 days, to resolve the Claim on an individual basis. Any Claim Notice to you shall be sent in writing by mail to the address for you maintained in our records or by electronic mail to the email address for you maintained in our records. Any collection letter we send to this email or address shall be deemed to be a Claim Notice. Any Claim Notice to us shall be sent to us by [mail](mailto:help@inter.co) to 501 Brickell Key Drive, Suite 202, Miami, FL 33131. The Claim Notice must include: (1) the name, telephone number, mailing address, email address, and Card Number of the party seeking arbitration, to the extent applicable; (2) reasonable detail of the claim, including supporting facts; (3) the remedy sought and a good-faith calculation of the amount in controversy, expressed in United States Dollars; and (4) the original signature of the party making a claim. Upon receipt of a Claim Notice, we will credit your Card balance for the standard cost of a certified letter. The complaining party must give the other party a reasonable opportunity over the sixty (60) days after notice is received to resolve the claim on an individual basis. We will toll any applicable period of limitations during the 60-day period commencing with receipt of your notice provided you engage in a good faith effort to resolve the dispute on an individual basis as contemplated by this provision during that 60-day period. If requested by the party that receives the notice, the other party must personally participate in an individualized telephone or video settlement conference (if a party is represented by counsel, counsel may also participate) to discuss the dispute. If the dispute is not resolved within sixty (60) days after receipt of the notice (which period can be extended by agreement of the Parties), you or we may commence an arbitration proceeding consistent with the process set forth in this clause. Compliance with and completing the foregoing informal dispute resolution process (the "Informal Resolution Requirement") is a condition precedent to filing a demand for arbitration. If the sufficiency of a notice or compliance with this informal dispute resolution process is at issue, it shall be decided by a court at either party's election, and any arbitration proceeding shall be stayed pending resolution of the issue. A court

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	18 de 30
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of competent jurisdiction shall have the authority to enforce this condition precedent to arbitration, which includes the power to enjoin the filing or prosecution of a demand for arbitration.

k. OPT-OUT: YOU MAY OPT OUT OF ARBITRATION BY SENDING US WRITTEN NOTICE WITHIN THIRTY (30) DAYS OF SIGNING THE AGREEMENT STATING THAT YOU WISH TO “OPT OUT OF THE AGREEMENT TO ARBITRATE DISPUTES.” THE OPT-OUT NOTICE MUST BE SENT TO THE FOLLOWING ADDRESS: 501 BRICKELL KEY DRIVE, SUITE 201, MIAMI, FL 33131.

21. Governing Law

Except as provided in the Arbitration provision, this Agreement is governed by and construed in accordance with the laws of the United States and to the extent state law applies to this Agreement, this Agreement will be governed by the laws of the state of Utah. This Agreement is not valid until accepted by us in Utah, and any credit extended to you is extended in and from Utah, regardless of where you reside or use your Card. You agree that if a dispute arises and you file suit against us, services of process on the Bank may be made only at our main office in Utah.

22. Waiver; Entire Agreement

We will not lose any of our rights if we delay or choose not to take any action for any reason. We may waive our right without notifying you. Without limiting the generality of this section, we may waive finance charges or fees that we may charge you without notifying you and without losing our right to charge them in the future. This Agreement is the final expression of the agreement between you and us and may not be contradicted by evidence of any alleged oral agreement.

23. State Notices

CALIFORNIA RESIDENTS: The applicant, if married, may apply for a separate Credit Card Account. After credit approval: (a) each applicant shall have the right to use this Credit Card Account to the extent of any credit limit set by the creditor; and (b) each applicant may be liable for all amounts of credit extended under this Credit Card Account to each joint applicant.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfil the terms of your credit obligations.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	19 de 30
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GLOBAL CREDIT CARD ACCOUNT
CREDIT CARDHOLDER AGREEMENT

FLORIDA RESIDENTS: You (borrower) agree that, should we (creditor) obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided under Florida and Federal law.

MARYLAND RESIDENTS: To the extent, if any, that Maryland law applies to your Credit Card Account, we elect to offer your Credit Card Account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article.

MASSACHUSETTS RESIDENTS: Massachusetts law prohibits discrimination based on marital status or sexual orientation.

MISSOURI RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt, including promises to extend or renew such debt, are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this Agreement, which is the complete and exclusive statement of the agreement between you and us, except as we may later agree in writing to modify it.

NEBRASKA RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt, including promises to extend or renew such debt, are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this Agreement, which is the complete and exclusive statement of the agreement between you and us, except as we may later agree in writing to modify it.

NEW JERSEY RESIDENTS: Because certain provisions of this Agreement are subject to applicable laws, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, are void, unenforceable or inapplicable in New Jersey.

NEW YORK RESIDENTS: We may obtain at any time your credit reports, for any legitimate purpose associated with the Credit Card Account or the application or request for an Credit Card Account, including but not limited to reviewing, modifying, renewing and collecting on your Credit Card Account. Upon your request, you will be informed if such a report was requested. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	20 de 30
---------------	----------------	-----------------------	---	----------



GLOBAL CREDIT CARD ACCOUNT
CREDIT CARDHOLDER AGREEMENT

<https://www.dfs.ny.gov/> to obtain a comparative listing of credit card rates, fees and grace periods.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

RHODE ISLAND RESIDENTS: We may obtain at any time your credit reports, for any legitimate purpose associated with the Credit Card Account or the application or request for an Credit Card Account, including but not limited to reviewing, modifying, renewing and collecting on your Credit Card Account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

SOUTH DAKOTA RESIDENTS: If you believe there have been any improprieties in making this loan or in the lender's loan practices, you may contact the South Dakota Division of Banking at 1714 Lincoln Ave., Suite #2, Pierre, SD 57501 or by phone at (605) 773-3421.

WASHINGTON RESIDENTS: Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt, including promises to extend or renew such debt, are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this Agreement, which is the complete and exclusive statement of the agreement between you and us, except as we may later agree in writing to modify it.

WISCONSIN RESIDENTS: If you are married, please contact us immediately upon receipt of this Agreement at help@inter.co and provide us the name and address of your spouse. We are required to inform your spouse that we have opened a Credit Card Account for you.

Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement or court decree adversely affects a creditor's interest unless, prior to the time the credit is granted, the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	21 de 30
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NOTICE TO UTAH BORROWERS: This written Agreement is a final expression of the Agreement between you (borrower) and us (creditor). This written Agreement may not be contradicted by evidence of any oral agreement between you and us.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfil the terms of your credit obligations.

THE FOLLOWING IS REQUIRED BY VERMONT LAW: NOTICE TO CO-SIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS THE LEGAL RIGHT TO COLLECT FROM YOU.

Notice to all Vermont Residents: We may obtain at any time your credit reports, for any legitimate purpose associated with the Credit Card Account or the application or request for an Credit Card Account, including but not limited to reviewing, modifying, renewing and collecting on your Credit Card Account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

24. Digital Wallet Terms

This subsection governs your access to, and use of your Card through a digital wallet provided by another company (such as Apple Pay, Google Pay, Samsung Pay, Amazon, PayPal, Venmo, etc.) or a merchant-branded website or digital wallet where your Card information is stored for future use (each, a “Digital Wallet”).

Adding your Card to a Digital Wallet: To add your Card to a Digital Wallet, you must link your Card with that Digital Wallet by following the instructions of the provider of the Digital Wallet or another third party supporting the Digital Wallet (collectively, the “Digital Wallet Provider”). You may be required to take additional steps to authenticate yourself or the Card before your Card is added to the Digital Wallet. We may not add a Card to your Digital Wallet if we cannot authenticate the Card or if we otherwise suspect that there may be fraud associated with the Card.

You may only use a Digital Wallet with a compatible device, as determined by the Digital Wallet Provider (“Compatible Device”).

If you request to add your Card to a Digital Wallet, you authorize us to collect, transmit, store, use and share information with third parties (including, but not limited to, the Digital Wallet Provider

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	22 de 30
---------------	----------------	-----------------------	---	----------



and applicable payment card networks) about you, your Card, your Compatible Device, and your use of the Card to the extent necessary to effectuate the addition of your Card, and the use of your Card, in the applicable Digital Wallet(s) to which you have requested to add your Card.

We reserve the right to add or remove the Digital Wallets in which you may add or use your Card in our sole discretion.

Using Your Card in a Digital Wallet: Once you add a Card to a Digital Wallet on a Compatible Device, you may use the Compatible Device to make payments utilizing the Card at any merchant that accepts the Digital Wallet and Card, subject to your agreement with the Digital Wallet Provider. By selecting an added Card in the Digital Wallet and using merchant's contactless-enabled point-of-sale terminal or reader or by using a Card for an in-app or a website purchase, you are authorizing the payment for the applicable merchant's products or services with that Card in the Digital Wallet. The Digital Wallet may display transaction history, but it does not reflect any post-authorization activities and may not match the actual transaction details that are posted to your Credit Card Account.

A Digital Wallet may not be accepted at all merchants where your Card is otherwise accepted, and your Card may not be eligible for all the features and functionalities offered by the Digital Wallet.

Any virtual Card we may issue you that is linked with the Digital Wallet may be, in our sole discretion, automatically updated or upgraded without notice to you.

We reserve the right to restrict the use of Cards within a Digital Wallet at any time and for any reason. We may terminate your access to, or use of your Card, with a Digital Wallet at any time and for any reason, including if you violate any of the terms or conditions of these Terms. Some examples of instances where we may take action to restrict or terminate use of your Card in a digital wallet include: if we suspect fraud with your Card, you have this Agreement, if applicable law changes, or if we are directed to do so by the Digital Wallet Provider or the relevant payment card network.

You may remove your Card from a Digital Wallet by following the Digital Wallet Provider's procedures for removal.

Digital Wallet Provider Agreements: You understand and agree that your use of a Digital Wallet is subject to the terms and conditions set forth by the Digital Wallet Provider with respect to the use

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	23 de 30
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GLOBAL CREDIT CARD ACCOUNT CREDIT CARDHOLDER AGREEMENT

of that Digital Wallet. You acknowledge that we are not party to any agreement or the terms and conditions for a Digital Wallet between you and a Digital Wallet Provider, and we do not own and are not responsible for a Digital Wallet.

Your agreement with any Digital Wallet Provider does not impact this Agreement. Any use of your Card in or through the Digital Wallet continues to be subject to all terms and conditions of this Agreement.

Applicable Fees: We do not charge you any additional fees for adding your Card to a Digital Wallet or for using your Card in the Digital Wallet. However, any fees and charges that would apply when you use your Card outside the Digital Wallet will also apply when you use a Digital Wallet to make purchases with your Card or otherwise access your Card.

The Digital Wallet Provider and other third parties (such as wireless companies or data service providers) may charge you fees, and you agree to be responsible for such fees.

Limitation of Our Liability: We are not the provider of the Digital Wallet, and we are not responsible for providing the Digital Wallet service to you or for ensuring that your Card is compatible with any Digital Wallet service. We are not affiliated with any Digital Wallet Provider, and we do not endorse any Digital Wallet Provider. We do not make any representation or warranty of any kind regarding the performance or operation of your Compatible Device or the Digital Wallet.

Some Digital Wallets may use your palm print, fingerprint, facial map or any other biometric data to recognize you, authenticate your identity, or authorize your transactions, and you understand we do not provide any such technology or services and have no obligation regarding the security of such technology or services. By using such technology or services with a Digital Wallet to conduct any transaction, you are authorizing a transaction on your Card. We are only responsible for supplying information to the Digital Wallet provider to allow usage of your Card in the Digital Wallet as you have requested.

In no event are we responsible for: (i) any failure of the Digital Wallet, any mobile device you use with the Digital Wallet, or the inability to use the Digital Wallet for any transaction or (ii) how the Digital Wallet Provider performs its services or any other third parties regarding any agreement you enter into with the Digital Wallet Provider or other third party. We do not control the privacy and security of any of your information that may be held by the Digital Wallet Provider. Any

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	24 de 30
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GLOBAL CREDIT CARD ACCOUNT CREDIT CARDHOLDER AGREEMENT

information held by the Digital Wallet Provider is governed by the Digital Wallet Provider's privacy policy

TO THE MAXIMUM EXTENT PERMITTED BY LAW, UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY ARE WE LIABLE FOR ANY LOSSES, CLAIMS, EXPENSES OR DAMAGES RESULTING FROM YOUR USE OF A DIGITAL WALLET, YOUR USE OF THE CARD OR VIRTUAL CARD IN CONNECTION WITH A DIGITAL WALLET, OR A MOBILE DEVICE. YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT THE USE OF A CARD PROVISIONED TO THE DIGITAL WALLET OF YOUR CHOICE AND THE DIGITAL WALLET SERVICE IS AT YOUR SOLE RISK.

Security: If you use a Digital Wallet, you should protect your Digital Wallet and your Compatible Device as you would your Card. If your Digital Wallet or Compatible Device is compromised, lost or stolen, you should also consider your Card lost or stolen and notify us immediately. If your physical plastic Card is lost or stolen and your Compatible Device is not lost or stolen, you may be required to add the replacement physical plastic Card to a Digital Wallet. If your Compatible Device is lost or stolen, you will need to add your Card to a Digital Wallet on a new Compatible Device.

Digital Wallet Provider Disclosures:

Apple Pay: For additional information and terms regarding the use of Apple Pay. We do not control or endorse the provisioning or use of Apple Pay.

Google Pay: These Terms do not apply to transactions in Google products that are not initiated or effectuated through the Digital Wallet. Your use of Google Pay is also subject to the terms and conditions set forth in the Google Pay Terms of Service. We do not control or endorse the provisioning or use of Google Pay.

Samsung Pay: Your use of Samsung Pay is also subject to the terms and conditions set forth in the Samsung Pay Terms and Conditions. We do not control or endorse the provisioning or use of Samsung Pay Money Transfer services.

If you have any questions, disputes, or complaints about a Digital Wallet, contact the Digital Wallet Provider using the information given to you by the Digital Wallet Provider.

Customer Privacy: Our privacy policy is provided separately in accordance with applicable law and can also be viewed online at <https://us.inter.co/compliance?privacy-policy>.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	25 de 30
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GLOBAL CREDIT CARD ACCOUNT
CREDIT CARDHOLDER AGREEMENT

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	26 de 30
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Schedule A - Billing Rights

YOUR BILLING RIGHTS – KEEP THIS NOTICE FOR FUTURE USE: This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT: If you think there is an error on your Statement, write to us at 501 Brickell Key Drive, Suite 202, Miami FL, 33131, addressed to “Inter & Co Payments” with the Subject “Credit Card Dispute”.

Write to us as soon as possible. We must hear from you no later than sixty (60) days after the error or problem appeared on your statement.

In your letter, give us the following information:

- Account Information. Your name and Card number.
- Dollar Amount. The dollar amount of the suspected error.
- Description of Problem. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any errors and you have to pay the amount in question. You may still be required to pay the amount(s) in question if we determine the transaction is not an error.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR letter: When we receive your letter, we must do two things:

- Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error; and
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the Statement is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount;
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount;

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	27 de 30
---------------	----------------	-----------------------	---	----------



GLOBAL CREDIT CARD ACCOUNT CREDIT CARDHOLDER AGREEMENT

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance; and
- We can apply any unpaid amount against your credit limit.
- You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your balance that are not in question.

After we finish our investigation, one of two things will happen:

If we find that we made a mistake: You will not have to pay the amount in question or any interest or fees related to that amount.

If we did not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CARD PURCHASE: If you are dissatisfied with the goods or services that you have purchased with your Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. These limitations do not apply if we own the merchant that sold you the goods or services, or if we mailed you the advertisement for the goods or services.
- You must have used your Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card Account do not qualify.
- You must not yet have fully paid for the purchase.

Code DA001	Edition 1.2	Updated on 12.2025	501 Brickell Key Drive, Suite 202, Miami FL 33131 https://inter.co/en/us/ Please contact us at help@inter.co or by calling us 1-888-305-7264	28 de 30
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GLOBAL CREDIT CARD ACCOUNT
CREDIT CARDHOLDER AGREEMENT

If all of the criteria above are met and you are still dissatisfied with the purchase, write to us at 501 Brickell Key Drive, Suite 202, Miami FL, 33131.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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FEE SCHEDULE

Monthly/Annual Fee. Will not be charged.

Foreign Currency Conversion Fee. If you make a transaction in a foreign currency, Mastercard will convert it into a U.S. dollar amount. We do not charge any foreign transaction fees. All foreign transaction fees assessed by Mastercard or any other third-party will be posted to your Statement.

Late Fee. Up to \$40 If you do not pay the Minimum Payment due by the Payment Due Date, we will charge you a Late Fee. The fee is \$29 if you were not charged a Late Fee during any of the prior six billing periods. Otherwise, the fee is \$40. This fee will never exceed the Minimum Payment that was due immediately prior to the date on which the fee was imposed.

Returned Payment Fee. Will not be charged.

Cash Advance Fee. Not applicable

Balance Transfer Fee. Not applicable.

Additional fees may be charged if agreed between you and us, or you and Program Manager.

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