

AGENT SERVICES ADDENDUM

This ACKNOWLEDGMENT OF AGENT SERVICES ADDENDUM (“Agent Appointment”) is made and entered into between The Currency Cloud Inc., a company incorporated in the state of Delaware, with a principal place of business at 104 5th Avenue 20th Floor, New York, NY 10011 (“Currencycloud” or “Agent Organisation”), and you.

1. Appointment of Agent.

- a. You acknowledge and agree that Currencycloud is appointed your agent to receive on your behalf, in a bank account in the United States, funds due to you directly from a Payer (“Payer” means a third party that sends funds to Currencycloud on your behalf).
- b. Currencycloud shall receive such funds as your agent and shall transmit such funds to Starling Bank Limited after which Starling Bank Limited shall make these funds available to you.
- c. You agree and understand that such funds received on your behalf shall be deemed received by Currencycloud with the automatic instruction to settle such funds to Starling Bank Limited.
- d. You agree and understand that the receipt of funds by Currencycloud from a Payer pursuant to instructions you have provided the Payer, satisfies the Payer’s obligation to you.

2. Term and Termination.

- a. This Agent Appointment shall commence on the same date on which you agree to this Addendum and shall expire coincident with the expiration of the USD Business Current Account – Account Schedule between Starling Bank Limited and you for whatever reason.

3. Representation and Warranties.

- a. You represent and warrant that you have:
 - i. the full authority to enter into and perform your obligations under this Agent Appointment; and
 - ii. read this Agent Appointment, understand the same, and agree to be bound by all the terms, conditions and provisions of this this Agent Appointment.

4. Governing Law.

- a. Notwithstanding anything to the contrary in your agreement with Starling Bank Limited, this Agent Appointment shall be governed by and interpreted in accordance with the laws of New York without regard to its principles of conflicts of law, and regardless of your location.