

Flex Bills One-Time Payment Authorization and Agreement

(Effective September 4, 2026)

In this Flex Bills One-Time Payment Authorization and Agreement (“Agreement”), the words “we,” “us,” and “our” mean Flexible Finance, Inc. (“Flex”) and the partner bank providing you banking services, either Column N.A. (“Column”) or Lead Bank (“Lead”), and our subsidiaries, affiliates, agents and assigns. Each of Column and Lead are referred to individually as a “Partner Bank,” and collectively as “Partner Banks” herein. The words “you” and “your” mean the customer enrolled in the Flex Bills services (“Services”) that enable the connection, splitting, and payment of bills (each, a “Bill,” and the biller to which a Bill is owed, a “Biller”) through a mix of customer funds and, where applicable, proceeds from a line of credit issued by a Partner Bank (a “Flex Bills Line of Credit”), and who elects to manually initiate a one-time payment of a Bill through the Flex mobile application (a “One-Time Payment”) and accepts and signs the terms of this Agreement. The words “Flex Bills Credit Line Agreement” mean the loan agreement you are entering into, or have entered into, with a Partner Bank in connection with your Flex Bills Line of Credit, if applicable. This Agreement supplements your Flex Bills Credit Line Agreement, if applicable, and the Flex Bills Terms and Conditions with the following terms. Additional information regarding the payments and charges referenced in this Agreement, including their amounts, timing, and any related definitions, is set forth in the Flex mobile application, the Flex Bills Terms and Conditions, and your Flex Bills Credit Line Agreement, if applicable.

By clicking to accept or agree to this Agreement when this option is made available to you, you accept and agree to be bound and to abide by the terms of this Agreement, as well as to the [User Agreement](#) and our [Privacy Policy](#), which are incorporated herein by reference.

Electronic Acceptance. This Agreement is provided to you in electronic format pursuant to the [Flex E-Sign Consent Agreement](#) that you accepted and agreed to when you created an account with Flex. By clicking to accept or agree to this Agreement, you are electronically signing and agreeing to this Agreement.

Payment Authorization. By electing to initiate a One-Time Payment for a Bill, you authorize us to initiate the following one-time electronic debit(s) or charge(s) (each, a “Scheduled Payment”) to the account you have specified in the Flex mobile application as your payment method for this Bill, or any eligible substitute or backup account you have authorized or stored as a backup payment method on file (your “Account”):

Downpayment: the amount identified to you in the Flex mobile application at the time you initiate this One-Time Payment (the “Downpayment”). If you elect to pay your Bill in full rather than split it using your Flex Bills Line of Credit, the Downpayment will equal the full amount then due on your Bill. The Downpayment will be charged to your Account at or promptly after the time you initiate this One-Time Payment.

Repayment: if you elect to split your Bill using your Flex Bills Line of Credit, the remaining balance of your Bill after the Downpayment (the “Repayment”). The amount and scheduled date of your Repayment will be reflected in the Flex mobile application; you can view this information, including before the Repayment is initiated, by visiting the Flex mobile application.

A credit card surcharge may apply if you use a credit card as your payment method, as set forth in the Flex mobile application. Flex is not responsible for any other fees or charges imposed by your card issuer (including finance charges, over-the-limit fees, or foreign transaction fees). For questions about those fees, please contact your card issuer.

Your Repayment will be processed on the date reflected in the Flex mobile application, or, if such date falls on a weekend or federal holiday, on the next business day. Flex will notify you of your Repayment in advance in accordance with applicable law.

Authorization to Vary Amounts. You acknowledge and agree that the amount of your Repayment may vary due to variations in your Bill amount, corrections, amounts charged by your Biller or other third parties, and other factors. You also acknowledge and agree that the timing on which total Bill amounts is available may vary month-to-month, such that providing you with notice of the varying amount at least 10-days prior to your scheduled payment date may delay timely processing of your Repayments. You authorize us to vary the amount of your Repayment without your prior authorization, provided that the amount does not differ (whether higher or lower) from the amount initially disclosed to you by more than the greater of (i) \$100, or (ii) 25% of that amount. If your Repayment would differ from the disclosed amount by more than this permitted variance, we will provide you with notice prior to the scheduled date of transfer.

Authorization to Correct Errors or Combine or Modify Payments. If we make an error in processing any electronic debit or charge, you authorize us to correct the error by initiating an electronic credit or debit or charge to the Account in the amount of such error on or after the date such error occurs. You authorize us to verify the payment and Account information that you have provided to us. If you make a typographical or similar error in providing us with such information, you authorize us to correct the error upon receiving corrected information from you or your financial institution. Instead of or in addition to any electronic debits or charges described above, you authorize us to initiate electronic debits or charges to your Account for any amount and on any date that you subsequently direct by email or other method we make available. You authorize us to combine multiple electronic debits or charges that we may be initiating on the same day to your Account into a single electronic debit or charge.

Authorization for Partial Payment Processing. You acknowledge and agree that Flex may initiate an electronic fund transfer from your Account for less than the full amount due if your Account contains insufficient funds to cover the entire scheduled payment amount. We may capture any available balance in your Account up to the total amount authorized, even if such balance is less

than the full payment amount due. Your authorization to initiate a rejected debit or charge herein covers our attempts to collect any remaining unpaid balance through subsequent electronic fund transfers as permitted by applicable network rules and regulations.

Authorization to Initiate a Rejected Debit or Charge. If any electronic debit or charge is rejected, you authorize us to re-initiate as permitted by law and payment network rules. However, you agree that we are under no obligation to reinitiate any rejected debits or charges. You understand that your financial institution may impose fees in connection with rejected debits or charges, and you agree that we do not have any liability to you for such fees. If you know that an electronic debit or charge will be rejected by your financial institution (e.g., because of insufficient funds or credit availability), you should contact us immediately so that alternative arrangements can be made.

You agree to maintain sufficient funds to cover all electronic debits or charges to your Account. If your Account has insufficient funds but you are enrolled in overdraft protection with your financial institution, an electronic debit or charge initiated by us may still be approved by your financial institution. You acknowledge and agree that we are not responsible for any overdraft fees, over-the-limit fees, insufficient fund charges, or any other financial institution fees that result from your failure to maintain a sufficient balance in your Account. We make no warranties that an overdraft will not occur or that your financial institution will not charge you fees.

Confirmation of Account Status and Authorization to Debit. To help us determine whether a payment will be successful, you authorize us to initiate an authorization request, non-monetary entry or similar entry to any Bank Account or Debit Card you provide and/or to obtain balance information directly or indirectly from the financial institution holding the Bank Account or issuing the Debit Card, as applicable. We are not obligated to initiate any payment if we receive information suggesting that it will likely fail. If we receive information that a payment will likely fail and, as a consequence, we do not initiate an electronic payment, it does not affect your duty to repay amounts due under this Agreement.

If we receive information that a payment will likely fail and as a result do not initiate such payment, you authorize us to continue initiating authorization requests and/or obtaining balance information directly or indirectly from the financial institution holding the Bank Account or issuing the Debit Card. If we later receive information that a payment from the Bank Account or Debit Card will likely be successful, you authorize us to initiate payment from the Bank Account or to the Debit Card at that time (or after any advance notice period required by law). Our delaying a payment may cause you to incur additional interest and fees. In the event that we delay initiating any payment because we have information suggesting that it will likely fail and you later show us a bank statement or other evidence proving that such payment would not have failed had we initiated it as scheduled, we will issue a credit against your Flex Bills Line of Credit balance equal to any additional interest or fees we assessed due to the delay.

Revocation and Termination. Your authorization for the Repayment, if applicable, will remain in full force and effect until you notify us that you wish to revoke it in writing to help@getflex.com no fewer than three (3) business days before the scheduled date of transfer. If we do not receive notice at least three (3) business days before the scheduled Repayment, we may attempt, in our sole discretion, to cancel such transaction. However, a late attempt to cancel may not succeed, and we assume no responsibility for our failure to do so. Please note that revoking this authorization will not cancel any payment that is initiated before your revocation becomes effective. Terminating this Agreement does not affect your obligation to repay amounts due.

We recommend that you retain a copy of this Agreement for your records. We will either deliver a copy to you at your email address on file or make a copy available within the Flex mobile application.

Account Ownership and Updates. You certify that you are the owner of the Account. You understand that this Agreement is subject to applicable law and network rules. To modify your Account information, please contact us or visit the Flex mobile application. By updating your Account information, you authorize us to initiate debits or charges to your Account in accordance with this Agreement, including initiating debits or charges to any designated backup payment methods if your primary payment method on file is unavailable or declined, if applicable.

No Assignment of Earnings. This Agreement does not constitute an assignment of your wages or earnings. The authorizations granted herein apply only to the specific Account you have designated and the specific Scheduled Payment(s) set forth in the Payment Authorization section above.

Contact Us. If you have questions about this Agreement or your Scheduled Payment(s), please contact Flex at help@getflex.com.