Flex Rent AutoPay Recurring Electronic Payment Authorization

(Effective October 22, 2026)

In this Flex Rent AutoPay Recurring Electronic Payment Authorization ("AutoPay Authorization" or "Agreement"), the words "we," "us," and "our" mean Flexible Finance, Inc. ("Flex") and the provider of your Flex Rent Line of Credit, Lead Bank ("Lead"), if applicable, and our subsidiaries, affiliates, agents and assigns. Lead is referred to as "Partner Bank" herein. The words "you" and "your" mean the customer enrolling in or enrolled in the services that enable the payment of rent through a line of credit issued by Partner Bank (a "Flex Rent Line of Credit"), or in full ("Flex Pay in Full"), and who accepts and signs the terms of this Agreement. The words "Flex Rent Credit Line Agreement" mean the loan agreement you are entering into, or have entered into, with a Partner Bank, if applicable. This AutoPay Authorization supplements your Flex Rent Credit Line Agreement, if applicable, and Flex Rent 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 Rent Terms and Conditions, and your Flex Rent Credit Line Agreement, if applicable.

1. **Flex Rent Line of Credit Users**

Automatic Recurring Payments. If you have a Flex Rent Line of Credit issued by Partner Bank, by enrolling in rent autopay and utilizing any amount of your Flex Rent Line of Credit greater than zero, you authorize us to initiate the payment of your rent each month using your Flex Rent Line of Credit and you authorize us to initiate the following recurring electronic debits or charges to the account(s) you have specified in the Flex mobile application as your primary payment methods, or any substitute or backup account(s) you have authorized or stored as backup payment methods on file (your "Account"):

> **Authorization for First Payment.** Prior to the initial payment of your rent using a Flex Rent Line of Credit each month, you authorize us and our assignees, to debit or charge your Account for the amounts and on the schedule set forth in your Flex Rent Credit Line Agreement and the Flex mobile application ("First Payment"). These charges will initially be reflected as a debit authorization or hold of funds on your debit or credit card. If we are unable to directly pay your rent amount to your rent portal or property manager, we will release the debit authorization or hold, and your First Payment will be returned to you.
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> **Authorization for Repayments**. You authorize us and our assignees to debit or charge your Account for each of the amounts and on the payment schedule you elect

in the Flex mobile application, which you understand must be completed in advance of or on the due date set forth in your Flex Rent Credit Line Agreement ("Repayments"). .

If you do not enroll in rent autopay but you wish to utilize credit from your Flex Rent Line of Credit, you must manually initiate the payment of your rent using your Flex Rent Line of Credit each month. Each time that you manually elect to pay your rent using any amount of your Flex Rent Line of Credit greater than zero, you make the required First Payment, and your rent amount has been paid to your rent portal or property manager on your behalf, you authorize us to initiate the following electronic debits or charges to your Account:

Authorization for Repayments. You authorize us and our assignees to debit or charge your Account for each of the Repayments.

If you enroll in rent autopay but you do not wish to utilize any credit from your Flex Rent Line of Credit to pay your rent, and you elect to use the Flex services to pay your rent, you authorize us to initiate the following recurring electronic debits or charges to your Account:

Authorization for Full Payment. Prior to the initial payment of your rent, you authorize us and our assignees, to debit or charge your Account for the amounts and on the schedule set forth in your Flex Rent Credit Line Agreement and the Flex mobile application ("Full Payment"). These charges will initially be reflected as a debit authorization or hold of funds on your debit or credit card. Flex will directly pay your entire rent amount to your rent portal or property manager on your behalf using the funds from your Full Payment. If we are unable to directly pay your rent amount to your rent portal or property manager, we will release the debit authorization or hold, and your Full Payment will be returned to you.

If you do not enroll in rent autopay and you do not wish to utilize any credit from your Flex Rent Line of Credit to pay your rent, you must manually initiate the payment of your rent using the Flex services each month. For any month that you elect to use the Flex services to pay your rent, you authorize us to initiate the following electronic debits or charges to your Account:

Authorization for Full Payment. You authorize us and our assignees, to debit or charge your Account for an amount equal to your Full Payment.

By using the Flex services, you also authorize us and our assignees to initiate the following recurring electronic debits or charges to your Account:

Authorization for Monthly Membership Fee. You authorize us to debit or charge your Account for a monthly membership fee in the amount and on the schedule set

forth in your Flex Rent Credit Line Agreement and the Flex mobile application (the "Monthly Membership Fee").

2. **Flex Pay in Full Users**

Automatic Recurring Payments. If you are a Flex Pay in Full user and you do not have a Flex Rent Line of Credit issued by a Partner Bank, by enrolling in rent autopay, you authorize us to initiate the payment of your rent each month and you authorize us to initiate the following recurring electronic debits or charges to your Account:

> **Authorization for Full Payment.** Prior to the initial payment of your rent, you authorize us and our assignees, to debit or charge your Account for the amounts and on the schedule set forth in the Flex mobile application ("Pay in Full Amount").

If you do not enroll in rent autopay and you elect to use the Flex services to pay your rent, you must manually initiate the payment of your rent using the Flex services each month. For any month that you elect to use the Flex services to pay your rent, you authorize us to initiate the following electronic debits or charges to your Account:

> **Authorization for Full Payment.** You authorize us and our assignees, to debit or charge your Account for the Pay in Full Amount.

For the avoidance of doubt, all Flex Pay in Full users are not subject to the Monthly Membership Fee.

Authorization to Vary Amounts. You acknowledge and agree that each of the First Payment, Repayments , Full Payment, and Pay in Full Amount charged may vary month-to-month due to variations in the amount of monthly credit available, variations in rent and utilities amounts, variations in amounts charged by third parties, and other factors. You also acknowledge and agree that the timing on which total rent 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 rent. You authorize us to vary the amount of these payments without your prior authorization, provided that the amount of any payment does not increase from the pre-authorized amount by more than the greater of (i) $500, or (ii) 50% of the pre-authorized amount. If any payment would increase from the pre-authorized 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.

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 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 loan balance equal to any additional interest or fees we assessed due to the delay.

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 recurring 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.

Authorization to Modify Terms by Notice. We may update the terms of this AutoPay Authorization by providing you with advance notice no less than ten (10) days prior to the effective date of any such change. If you do not revoke this AutoPay Authorization before the effective date of the change, your continued enrollment in autopay will constitute your acceptance of the updated terms. You may revoke this AutoPay Authorization at any time in accordance with the Revocation and Termination section below. Revoking this AutoPay Authorization does not relieve you of your obligation to pay any amounts owed.

Revocation and Termination. Authorizations for the First Payment, Repayments , Full Payment, Pay in Full Amount, and Monthly Membership Fee, as applicable, will remain in full force and effect until you notify us that you wish to revoke one or more authorizations 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 next scheduled payment, we may attempt, in our sole discretion, to cancel the next 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 any of these authorizations will not cancel any payment that is initiated before your revocation becomes effective. Terminating this AutoPay Authorization does not affect your obligation to repay amounts due.

We may terminate your enrollment in recurring electronic debits at any time for any reason, including excessive returned payments, closed account, insufficient funds, etc. If you cancel or revoke this AutoPay Authorization or if we terminate electronic debits to your Account, you

understand that you will be responsible for making your payments by another accepted payment method or you will be responsible for paying your property manager directly for your rent.

Revoking authorization for the Monthly Membership Fee will not result in cancellation of your membership. You may cancel your membership or your use of the services that enable the payment of rent through a Flex Rent Line of Credit in accordance with the Flex Rent Terms and Conditions through the Flex mobile application or by writing to help@getflex.com.

We recommend that you retain a copy of this authorization 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.

Other. You certify that you are the owner of the Account. You understand that this AutoPay Authorization 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 methods on file are unavailable or declined, if applicable.