

Move-in Initial Payment Authorization and Agreement

(Last Updated July 9, 2025)

This Move-in Initial Payment Authorization and Agreement (the “Agreement”) is between you (“you” or “your”) and Flexible Finance, Inc., a Delaware corporation, together with its subsidiaries, affiliates, agents, service providers, successors, and assigns (collectively, “Flex,” “we,” “our,” or “us”). “Landlord” means the third-party person, company, property management company, or management service provider assessing and/or collecting rental deposits and other associated move-in costs (collectively, “Move-in Costs”).

The following terms and conditions, together with any documents it expressly incorporates by reference, governs your use of the Flex Move-in Costs service (the “Service”). 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.

1. 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.

2. Authorization for Initial Payment

The Service enables the payment of certain Move-in Costs to a Landlord partnered with Flex through a mix of customer funds and the proceeds of a loan issued by Lead Bank, a Missouri state-chartered bank with its principal place of business located in Kansas City, Missouri (“Lead Bank”). Prior to the payment of your Move-in Costs, you authorize Flex, on behalf of Lead Bank and its assignees, to debit or charge the payment card you have specified in the Flex mobile application (“Payment Card”) for the initial payment amount plus a 1% bill payment fee disclosed to you during the checkout process (the “Initial Payment”). By providing your Payment Card information to Flex, you are representing that you are authorized to use this Payment Card to pay your Initial Payment using the Service. You authorize Flex to store your Payment Card information

after completion of the transaction, so that you may use it for future transactions. Flex will continue to store your Payment Card information until you delete your information. For more information about how we store and use your Payment Card or other personal information, please see our [Privacy Policy](#).

3. Current Transaction

Except as set forth below, Flex will charge your Payment Card today for the amount disclosed to you during the checkout process for the Initial Payment. Each transaction will be processed in U.S. dollars.

4. Bill Payment Fee

By using the Service, you agree to pay the bill payment fee, which will be presented to you during the checkout process and will be a percentage of your initial payment. Flex is not responsible for any fees, interest, or other charges imposed by your financial institution or a card issuer (including finance charges, overdraft fees, over-the-limit fees, insufficient funds charges, or foreign transaction fees). For questions about those fees, please contact your financial institution or card issuer.