

Fee and ACH Authorization Agreement

Effective September 28, 2025

This Fee and ACH Authorization Agreement (this “**Agreement**”) is between you and Cheddify as described below in Section 1 (Parties). This Agreement provides information on the fees Cheddify charges for use of the Site’s communication, invoicing, dispute resolution and payment services, including Payment Protection, and includes eligible Users’ authorization for debits and credits from and to their designated bank accounts via the automated clearing house network (“**ACH**”). This Agreement is part of the Terms of Service. Capitalized terms not defined in this Agreement are defined in the User Agreement, Site Terms of Use, or elsewhere in the Terms of Service.

By clicking to accept the Terms of Service on the Site or by continuing to use the Site or the Site Services on or after the effective date noted above, you accept and agree to this Agreement. To the extent permitted by applicable law and except as otherwise provided in the Terms of Service, we may modify this Agreement without prior notice to you, and any revisions to this Agreement will take effect when posted on the Site unless otherwise stated. However, we will provide advance notice of any increase in prices or fees affecting current Users. Please check the Site often for updates.

1. Parties

You are entering into this Agreement with Cheddify (also referred to as “we” and “us”).

2. Fees Charged to Freelancers

Pursuant to the User Agreement, we charge Freelancers a Service Fee for each payment their Client makes to the Freelancer on a Service Contract in each of the main categories in the app as outlined below: Services, Digital Products, Physical Products, Online Experiences, In Person Experiences, Groups. Where applicable, Cheddify may also collect taxes (such as value added tax (VAT) in Europe) on Service Fees.

Additionally, the use of various Payment Methods offered through the Site and the Site Services may incur added fees or charges. All Payment Methods will be posted on the Site along with any associated fees or charges, which we may update from time to time at our sole discretion. You hereby authorize us to charge to you and to collect from you (consistent with this Agreement, the User Agreement, or elsewhere in the Terms of Service) any fees, charges, or taxes described in this Section 2.

2.1 Services Pricing

We will charge you a 20% Service Fee based on the total Freelancer Fees collected by you from your Client (less any refunds or reversals) for the duration of your relationship with your Client (the “**Engagement Relationship**”). This includes any additional fees

listed by you in the offer, as well as tips, and applies to fixed-price, hourly, and membership Service Contracts.

2.2 Digital and Physical Products Pricing

We will charge you a 20% Service Fee based on the total Freelancer Fees collected by you from your Client (less any refunds or reversals) for the product. This includes any additional fees listed by you in the offer, as well as shipping fees and tips.

2.3 Events, Classes, and Experiences Pricing

We will charge you a 20% Service Fee based on the total Freelancer Fees collected by you from your Client (less any refunds or reversals) for any paid tickets, seats, season passes etc. This includes any additional fees listed by you in the offer, as well as tips, and applies to fixed-price, hourly, and membership Contracts.

2.4. Payment Processing Fees Charged to Freelancer

Regardless of the type of Payment Method used and Membership Plan selected, we charge Freelancers a Payment Processing Fee (defined below) as described in this Section 4.

Cheddify charges Freelancers a payment processing and administration fee of 3% on each payment made by the Client through Cheddify and Stripe (the “**Payment Processing Fee**”).

2.5 Group Memberships (and any recurring membership) Fees

We will charge you a 20% Service Fee based on the total Freelancer Fees collected by you from your Client (less any refunds or reversals) for any memberships created on the platform.

2.6 Refund Fees

In the event of a refund, triggered either by the freelancer or client, the freelancer is responsible for credit card and processing fees of 3%. The amount will be deducted from the freelancer’s wallet automatically. In the event that the freelancer does not have funds in their wallet, and their wallet shows a negative balance, their account may be frozen from conducting any additional business until the debt is paid.

3. Fees Charged to Clients

Pursuant to the User Agreement, we charge Freelancers a Service Fee for each payment their Client makes to the Freelancer on a Service Contract in each of the main

categories in the app as outlined below: Services, Knowledge, Answers, Products, Events, Classes, and Experiences. Where applicable, Cheddify may also collect taxes (such as value added tax (VAT) in Europe) on Service Fees.

Additionally, the use of various Payment Methods offered through the Site and the Site Services may incur added fees or charges. All Payment Methods will be posted on the Site along with any associated fees or charges, which we may update from time to time at our sole discretion. You hereby authorize us to charge to you and to collect from you (consistent with this Agreement, the User Agreement, or elsewhere in the Terms of Service) any fees, charges, or taxes described in this Section 2.

3.1 Services Client Fees

We will charge the client a \$1 Service Fee per item ordered. This includes fixed-price, hourly, and membership Services Contracts.

3.2 Products Client Fees

We will charge the client a \$1 Service Fee per item for any products ordered. This includes fixed-price and membership Services Contracts.

3.3 Events, Classes, and Experiences Client Fees

We will charge you a \$1 Service Fee per item ordered. This includes fixed-price and membership Services Contracts.

3.4 Group and Other Membership Client Fees

We will charge you a \$1 Service Fee per membership.

No refunds of fees already paid will be given. If Cheddify exercises its right to cancel a membership, Cheddify will not refund the membership fee already paid unless otherwise required by law.

3.5 Taxes

Where applicable, Cheddify may also collect taxes (such as value added tax (VAT) where applicable) on membership fees and the cost for premium services or features, as set forth in the User Agreement. Cheddify will pass the tax revenue to the seller to distribute to the correct authorities.

3.6 Cheddify Pro Membership

If available, top-performing freelancers may be offered a membership with an associated discounted membership fee below the publicly offered 20% (the “Freelancer Membership Fee”). The membership itself, and any tiered levels of membership, may be offered universally, or to select Freelancers, at Cheddify’s sole discretion.

Cheddify reserves the right to change the fees of the memberships, features, services, and options offered on the Site, or institute new fees at any time, in each case upon reasonable notice posted in advance on the Site for existing Users.

3.7 Cheddify Pro Membership Renewal

You must pay your Cheddify Pro membership fees through your Stripe Account unless you have purchased your membership through our application. The membership billing period begins on the date that we receive payment. Cheddify membership fees are calculated from the beginning of that billing period. After any free membership period, we automatically renew your Cheddify monthly membership, and you irrevocably authorize and instruct us to make the required monthly payments to Cheddify on your behalf. Automatic renewal occurs on the first day after the expiration date.

If your Account is suspended, then your Account will be downgraded to a free membership plan at the next membership renewal. If your Account is reinstated after the downgrade, we may resubscribe you to the Cheddify Membership plan at the time of reinstatement and charge you the applicable membership fee. You may change your Client Membership Plan at any time pursuant to Section 3.3.

If you have signed up for a membership through our iOS application, please contact Apple for questions on billing or on your renewal.

3.8 Changes to Cheddify Pro Membership Plans

If you change your Client Membership Plan, the new program and new billing period will be based upon the date we receive payment of the new membership fee. If you upgrade a membership, it will result in a new billing date effective upon the date of payment of the additional fees and, if applicable, will result in a credit of the unused portion of the existing category membership fees. If you downgrade a membership, you will not receive a refund or credit for the fees already paid. The downgrade will go into effect at the beginning of the next billing period. Cheddify reserves the right to modify its Client Membership Plans at any time, upon reasonable notice posted in advance on the Site. For more information on upgrading, downgrading, or canceling your membership, check the Site or contact Customer Support. If you have signed up for a membership through our iOS application, please contact Apple for questions on upgrading, downgrading, or canceling your membership.

Cheddify Basic is free and does not require a monthly membership fee.

Clients may be offered a membership with an associated membership fee (the “Client Membership Fee”). The membership itself, and any tiered levels of membership, may be offered universally, or to select Clients, at Cheddify’s sole discretion.

Cheddify reserves the right to change the fees of the memberships, features, services, and options offered on the Site, or institute new fees at any time, in each case upon reasonable notice posted in advance on the App for existing Users.

Unless a Client Membership Plan is purchased through our iOS application, fees for Client Membership Plans, if any, automatically renew until they are cancelled as described on the App and this Agreement.

You agree to pay the amount displayed on the Site on the page (including the page in the iOS application) in which you sign up for the Client Membership Plan; the displayed amount may change from time to time and you agree to the fee displayed at the time you sign up for any given membership. The amount you pay will not increase from the amount displayed on the applicable page at the time you signed up for the membership, unless advance notice is provided as described in the next paragraph.

4. Authorization for Automatic Payment of Recurring Client Fees

You must pay the Client Membership Plan fees, if any, through your Client Account. Each Client Membership Plan fee, if any, and each Flat Payment Processing Fee, if applicable, covers a monthly billing period beginning on the date that you first make payment and ending one month later. For example, if you are charged on the 15th of the month, the billing period will end on the 14th of the next month. You irrevocably authorize and instruct us to automatically charge the fees for the Client Membership Plan, if any, to your Client Account at the beginning of each billing period. This authorization will remain in full force and effect until you change your settings in your Profile to change your Client Membership Plan, otherwise notify us that you wish to revoke your authorization by contacting Customer Support, or cancel your Account. You can switch between Client Membership Plans at any time, but you will not receive a refund or a credit for any of the Client Membership Plan fee for a given month if you downgrade your membership, including by switching to a free Client Membership Plan, before the end of a billing period. However, if you switch to a free Client Membership Plan, you will still have your paid Client Membership Plan until the end of the billing period.

5. Authorization for ACH Debits and Credits and other Transactions

If and to the extent permitted by Cheddify in its sole discretion, Users may pay Freelancer Fees, Membership Fees, fees for Client Membership Plans, Payment Processing Fees, and other fees owed under the Terms of Service from their designated bank accounts. Subject to Cheddify’s eligibility requirements, if you elect to pay Freelancer Fees or any other amounts owed under the Terms of Service via ACH

transfers from your designated bank account, you hereby authorize us to electronically debit and, if necessary, electronically credit your designated bank account via ACH for such amounts pursuant to the Terms of Service, and you agree to comply with the ACH rules issued by the National Automated Clearing House (“**NACHA**”) and all applicable laws, including, but not limited to, the federal Bank Secrecy Act, the U.S.A. Patriot Act, and economic sanctions overseen by the Office of Foreign Assets Control (OFAC). Your authorization for ACH transfers contained in this Section 5 will remain in full force and effect until you notify us that you wish to revoke your authorization by removing your bank account information from your Profile or by contacting Customer Support. You understand that we require at least one (1) business day’s prior notice in order to cancel your authorization for ACH transfers contained in this Section 6.

You must notify Stripe of any change in your designated bank account’s information at least five (5) business days before any such change by updating your bank account information in your Profile or by contacting Customer Support. If we do not receive notice at least five (5) days before any such change, we may attempt, in our sole discretion, to implement such change prior to any ACH debit or credit transfer performed pursuant to your authorization provided in this Section 6. However, we assume no responsibility for our failure to do so.

You may view a history of your Account transactions by logging in to the Site. You are solely responsible for promptly reconciling your Account transaction history with the transaction records for your bank account. You must notify us of any errors or discrepancies in your Account transaction history (each, an “**Error**”) within 30 days of when the Error could be viewed in your Account transaction history on the Site. If you do not notify us of an Error within 30 days of when the Error could be viewed in your Account transaction history on the Site, you will forfeit the right to contest the Error, except to the extent such forfeiture is prohibited by applicable law or the NACHA rules. Subject to the foregoing notice requirement: (a) if and to the extent an Error is caused by us, we will correct the Error and (b) if an Error is caused by you, we may, but are under no obligation to, attempt to correct the Error and will offset any costs we incur from any funds returned to your bank account or your Client Account, as applicable.