

PURCHASE PROGRAM ACCOUNTHOLDER AGREEMENT

THIS PURCHASE PROGRAM ACCOUNTHOLDER AGREEMENT (this “**Agreement**”) by and between you, or on behalf of the “applicant” set forth in the application (the “**Accountholder**”), and Multi Service Technology Solutions, Inc. (dba MSTS), a Florida corporation (“**MSTS**”), with reference to the following facts:

WHEREAS, MSTS is engaged in the business of providing a purchase financing program (the “**Purchase Program**”) with C.S. ENVIRONMENTAL, dba Best Access Doors, a Canadian Federal Corporation, (the “**Merchant**”) through its e-commerce platform (“**E-Commerce Site**”) or by phone (the E-Commerce Cite and phone channel, if any, collectively referred to as, the “**Channels**”), each as made available to the Accountholder by the Merchant; and

WHEREAS, Accountholder requests MSTS provide financing accommodations to Accountholder to participate in the Purchase Program;

NOW THEREFORE, in consideration of the mutual covenants provided herein, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree to be legally bound as follows:

1. Issuance of Credit

- a. Upon review and approval by MSTS of the Accountholder’s application, MSTS, at its sole discretion, shall open a Purchase Program account for the Accountholder (the “**Account**”) pursuant to which MSTS shall extend credit to the Accountholder for making purchases on behalf of the Accountholder from Merchant through the E-Commerce Site and/or the other Channels. The Account will be identified by an Account specific identification number (the “**Account Number**”). At or near the time the Account is opened, MSTS will advise Accountholder of the maximum amount of credit extended or to be extended by MSTS on the Account in MSTS’s sole and absolute discretion.
- b. The Accountholder shall appoint an administrator (the “**Administrator**”) who shall be responsible for completing the initial login process to the Program Website to set up the Account. The initial applicant Administrator cannot be edited or deleted by the Accountholder. The Accountholder can change the Administrator by contacting MSTS as set out in Section 4(e). After the initial login process has been completed, the Administrator shall have the option to appoint individual users to conduct transactions under the Purchase Program and to have access to the Account and the Program Website (“**Users**”). The Accountholder Administrator will have the ability to assign users to buyer, payer and program Administrator roles. The Accountholder is solely responsible for ensuring that the level of access provided to any individual User is appropriate for that person and is in accordance with the Accountholder’s internal protocols, policies, and any internal delegation of authority. MSTS may allow an Account to have sub-Accounts. All sub-Accounts form part of the Account and management of such sub-Account, and liability for any action by the sub-Account, is the sole responsibility of the Account and the Accountholder. The Accountholder is responsible in all respects for all purchase transactions made on the Account by all Users and all sub-Accounts and will pay MSTS on demand for any such transactions.
- c. Any access to the Program Website purporting to be authorized by the Accountholder or the Administrator by Users will be considered by MSTS for all purposes to be duly authorized by the Accountholder. For greater certainty, and as set out in Section 4, the Accountholder will be liable for all purchase transactions conducted through the Program Website by its Users (and its Administrator).

2. Credit Evaluation

- a. In connection with the Accountholder’s application for participation in the Purchase Program, Accountholder hereby authorizes MSTS and its employees, lawyers, agents, assigns, and successors to obtain from, and share with, Merchant any information Accountholder provides to MSTS, Merchant through any means (including in connection with the Accountholder’s application for an Account), and investigate the Accountholder’s credit history in connection with Accountholder’s application, including obtaining commercial credit reports on the Accountholder. This credit history investigation may include, without limitation, inquiries to commercial reporting companies and direct inquiries to businesses where Accountholder has accounts.
- b. If MSTS determines that credit cannot be extended based on existing credit history or current credit events, then MSTS, in its sole and absolute discretion, may approve an Account creation by requiring a security deposit, guaranty, or other collateral in order to open or to continue the Account. The Accountholder authorizes MSTS to share with Merchant whether its application for credit has been approved.
- c. If MSTS approves the Accountholder’s application for credit, the Accountholder authorizes MSTS to perform periodic credit history investigations and to periodically obtain additional commercial reports on the Accountholder to determine whether the Accountholder continues to meet the requirements for an Account.

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- d. **Small Business Credit Evaluation.** Where used throughout this Agreement, the term “*You*” refers to the Principal Owner of the Accountholder who is completing the Account application on behalf of Small Business Accountholder and approving this Agreement. For purposes of this Agreement, “*Principal Owner*” means an owner of 25% or more of the Accountholder and a “*Small Business*” is any enterprise with less than \$10,000,000 in annual revenue. If the Accountholder is a Small Business, You authorize MSTS to obtain a consumer report on You from a consumer credit reporting company to determine whether the Accountholder meets the minimum requirements for an Account. If MSTS approves the Accountholder’s application for credit and the Accountholder is a Small Business, You authorize MSTS to perform periodic credit history investigations and obtain additional consumer reports on You to determine whether the Accountholder continues to meet the requirements for an Account.

3. Program Usage

Any usage of the Account by the Accountholder shall be deemed to be an acceptance by the Accountholder of all terms and conditions contained herein and on the Program Website (as defined below) as amended from time to time by MSTS in its sole discretion, and Accountholder’s utilization of the credit line provided hereunder shall be considered acceptance of all terms and conditions as amended from time to time. Any utilization of the credit line provided hereunder (whether by Accountholder or any person or entity under Accountholder’s direction or control, collectively, “*Authorized Persons*”) shall mean that the Accountholder has read this Agreement and has agreed to accept all of the terms and conditions contained herein. This Agreement and the terms and conditions contained herein may be amended, modified, or otherwise supplemented from time to time by MSTS upon prior written notice to the Accountholder at its place of business, any address registered by Accountholder with a county, state, or federal government authority, or at any address provided to MSTS by Accountholder as part of its application for an account or from time to time through the Program Website (whether orally, via email, or otherwise), and if no effective date of the revised terms is provided in such notice, then such revised terms shall be effective as of the date of such notice (for purposes hereof, email notification by MSTS shall constitute written notice). After receipt of such notice, Accountholder’s continued use of the Account shall be deemed acceptance of such revised terms and conditions. If Accountholder does not accept the changes, then Accountholder may close its Account through the Program Website (as defined below) or by notifying MSTS at the notice address listed below or by using the telephone number or email address located at the bottom of the Program Website, any time before the changes come into effect, provided that Accountholder will remain liable for any outstanding and pending amounts payable under the Account prior to termination. Usage of the Account by the Accountholder includes the retention or use of the Account by (i) the Accountholder (including the Administrator on the Account); (ii) any person or entity under Accountholder’s (or the Administrator’s) direction or control; or (iii) any User. As a condition of participating in the Purchase Program, Accountholder consents to receive information from MSTS electronically through the MSTS program portal (“*Program Website*”) and provided to Accountholder as part of Accountholder’s onboarding into the Purchase Program, or any other method of communication as determined by MSTS. Accountholder should print or otherwise save copies of any Account history, invoices, statements, and related communications from MSTS for its own records. The Accountholder may only use the Purchase Program for business and commercial purposes and not for household, personal, family.

4. Ownership of Accounts

- a. All Accounts opened in connection with the Purchase Program are non-transferable and non-assignable by the Accountholder. Accountholder will be responsible for all charges incurred through the use of the Account opened under the Purchase Program no matter how it is incurred or who has incurred it.
- b. MSTS reserves the right to cancel the Account(s) at any time. Accountholder will be responsible for all charges incurred through the use of the Account issued hereunder by Accountholder or by any Authorized Persons and agrees to repay all amounts owing on the Account.
- c. The Accountholder is liable and agrees to be responsible for any unauthorized use of the Account. If an Account number, sub-Account number or any password or Account credentials are lost, stolen or compromised or suspected to be lost, stolen or compromised, or if the Accountholder believes there may have been unauthorized access to the Account, it is the Accountholder’s sole responsibility to notify MSTS immediately and Accountholder must immediately deactivate the Account through the Program Website to prevent unauthorized usage of the Account. Any unauthorized usage of the Account prior to such deactivation shall remain the Accountholder’s sole responsibility. Accountholder should follow-up such deactivation with written notification sent directly to MSTS program support at the notice address listed below, and using the telephone number or email address located at the bottom of the Program Website, or through the Program Website. Upon receipt of such deactivation notice, MSTS program support will suspend and/or close the Account and will take commercially reasonable steps to prevent the further usage of the Account number and sub-Account numbers.

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If the Account number or any sub-Account number is honored prior to the receipt of such deactivation notice, Accountholder will be responsible for all charges incurred through the use of the Account.

- d. The Accountholder (and the Administrator and each User is responsible for keeping its password(s) and other credentials confidential and safe and for protecting its password(s) and credentials to access the Program Website and to select a password that cannot be easily guessed. The Accountholder will be liable for any unauthorized uses of the Program Website (as well as the Account as set forth in this Section).
- e. Access to the Program Website must be restricted to the Administrator and Users who are authorized representative(s) of Accountholder. All requests for changes to the Account or other communications regarding the Account must be submitted electronically through the Program Website, or in a written notice or in an email from an officer and/or another authorized representative of the Accountholder as set forth in Section 4(b), or as otherwise agreed to by MSTs.

5. Representations and Warranties

Accountholder represents and warrants the truth, completeness, and accuracy of the following in connection with this Agreement (if the Accountholder is a Small Business, You also represent and warrant the following):

- a. The financial information and all other information provided to MSTs or Merchant as part of the Purchase Program is true, complete and accurate;
- b. This Agreement is valid, binding, and enforceable against the Accountholder;
- c. The execution of this Agreement and the performance of its obligations hereunder are within the Accountholder's (or its designee's) and Your power, have been authorized by all necessary corporate actions and does not constitute a breach of any agreement of Accountholder or You with any other party;
- d. Accountholder has and continues to comply with all applicable state and federal statutes, ordinances, rules, regulations, and requirements of governmental authorities as they relate to the use of the Account;
- e. The execution of this Agreement and the performance of its obligations hereunder shall not cause a breach by Accountholder of any duty arising in law or equity;
- f. Accountholder possesses the financial capacity to perform all of its obligations hereunder;
- g. If the Accountholder is a Small Business, You are a Principal Owner of the Accountholder and You are authorizing MSTs to obtain Your consumer report in connection with the credit evaluation process, as well as to obtain additional consumer reports on You in the future to ensure that the Accountholder continues to meet the requirements for an Account;
- h. The credit extended by MSTs to Accountholder shall be used solely to carry on a business or commercial enterprise and shall not be used for individual, personal, family, or household purposes; and
- i. To the extent Accountholder is incorporated in or operates from Quebec, Canada:
 - i. Accountholder is not a farmer, a fisherman, or a feed ranch lot operator; and
 - ii. Accountholder is not a natural person operating in a business capacity

6. Limitations of Warranties

The Accountholder acknowledges that MSTs is not a seller of any merchandise, goods, or any services obtained by Accountholder from Merchant, or from any other third party under the Purchase Program and that the Merchant is the party solely responsible for fulfilling any purchase transactions made by the Accountholder. Accordingly, MSTs does not warrant or make any representations regarding any goods, merchandise or services from any source obtained by Accountholder under the Purchase Program. MSTs does not make any representations or warranties with respect to the E-commerce Site or any of the Channels, the functionality or security of the E-Commerce Site or any of the Channels, or in any other respect regarding the E-commerce Site or any of the Channels. MSTs neither sells nor warrants in any respect any of the goods or services obtained from Merchant through the E-commerce Site or any of the Channels, or from any other third party under the Purchase Program, or from Merchant, any Merchant subsidiary or affiliates, or any other third party through whom Accountholder can use its Account to purchase goods in any

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other location from time to time. MSTs's sole function in connection with the Purchase Program is to furnish financial services and accommodations to the Accountholder. **MSTS HEREBY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, RELATING TO ANY SUCH GOODS OR SERVICES PURCHASED FROM MERCHANT, ITS SUBSIDIARIES OR ANY OF ITS AFFILIATES, OR A SELLER, OR ANY OTHER THIRD PARTY, OR THROUGH THE E-COMMERCE SITE OR ANY OF THE CHANNELS, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY, TITLE, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT AND ACCOUNTHOLDER HEREBY WAIVES ANY RIGHT TO BRING ANY CLAIM AGAINST MSTs IN CONNECTION WITH ANY OF THE FOREGOING.**

7. Indemnification and Limitation of Liability

Accountholder shall indemnify and hold MSTs harmless against all losses, damages, costs, expenses (including legal fees), and liability, including any third-party claims, which may result from: (i) the proper performance of MSTs's obligations hereunder; (ii) any negligent or wrongful act or omission of Accountholder, its directors, officers, agents, employees, and subcontractors; or (iii) any breach by the Accountholder of the terms of this Agreement or if any representation or warranty made by the Accountholder in connection with or under this Agreement shall prove to have been incorrect when made or deemed to have been made. IN NO EVENT SHALL MSTs OR ANY OF ITS AFFILIATES OR SUBSIDIARIES BE LIABLE TO ACCOUNTHOLDER OR ANY THIRD PARTY FOR ANY CONSEQUENTIAL, SPECIAL, INDIRECT, OR PUNITIVE DAMAGES OF ANY NATURE, OR HAVE ANY LIABILITY AS A RESULT OF ANY DATA BREACH, IP INFRINGEMENT OR BREACH OF CONFIDENTIALITY OBLIGATIONS BY MERCHANT OR ANY OF ITS SUBSIDIARIES OR AFFILIATES OR ANY SELLER, IN CONNECTION WITH THE PURCHASE PROGRAM OR THROUGH THE E-COMMERCE SITE OR ANY OF THE CHANNELS, OR FOR MERCHANT'S OR ANY OF ITS SUBSIDIARIES' OR AFFILIATES OR ANY SELLER'S FAILURE TO PROPERLY AND SECURELY STORE ACCOUNTHOLDER'S INFORMATION OR PROPERLY TRANSMIT ACCOUNTHOLDER'S INFORMATION TO MSTs FROM TIME TO TIME, OR FOR MERCHANT'S OR ANY OF ITS SUBSIDIARIES OR AFFILIATES, OR ANY SELLER'S OR ANY OTHER THIRD PARTY'S FAILURE TO CORRECTLY INVOICE OR CHARGE TAX OR VAT, GST, OR HST FOR ANY TRANSACTIONS MADE THROUGH THE PURCHASE PROGRAM. IN ADDITION, UNDER NO CIRCUMSTANCES SHALL MSTs HAVE ANY LIABILITY TO ACCOUNTHOLDER IN CONNECTION WITH ANY BREACH BY MERCHANT OR ANY OF ITS SUBSIDIARIES OR AFFILIATES OR ANY SELLER OF ANY CONTRACT TERMS WITH ACCOUNTHOLDER ON THE E-COMMERCE SITE OR ANY OF THE CHANNELS OR ELSEWHERE. ACCOUNTHOLDER ACKNOWLEDGES THAT EMAIL IS NOT A SECURE FORM OF TRANSMISSION AND THAT IT MAY POTENTIALLY BE INTERCEPTED OR OTHERWISE OBTAINED BY PERSONS OTHER THAN THE INTENDED RECIPIENT AND WAIVES ALL RIGHTS AND REMEDIES PERTAINING TO THE COMPROMISE OF ANY ELECTRONIC COMMUNICATION BETWEEN MSTs AND MERCHANT, OR ANY OF ITS SUBSIDIARIES OR AFFILIATES OR A SELLER IN CONNECTION WITH THE PURCHASE PROGRAM. ACCOUNTHOLDER ACKNOWLEDGES AND AGREES THAT MSTs'S ENTIRE LIABILITY UNDER THIS AGREEMENT SHALL BE LIMITED TO THE LESSER OF THE AMOUNTS RECEIVED FROM ACCOUNTHOLDER IN THE PAST 12 MONTHS OR \$10,000.

8. Credit Limit/Credit Line

A credit line will be assigned to the Accountholder, based on MSTs's determination of the creditworthiness of the Accountholder's application pursuant to Section 1. The amount of available credit of such credit line (the "**Credit Limit**") shall include the outstanding amounts of all purchases Accountholder has made under the Purchase Program, whether billed or unbilled. If Accountholder finds its Credit Limit to be inadequate, then Accountholder may notify MSTs through the Program Website and request a modification to its Credit Limit. Accountholder may be required to provide additional evidence as may be necessary to support Accountholder's creditworthiness in MSTs's sole discretion. MSTs will review and modify credit limits in accordance with MSTs's credit line policies. To the extent such option is not available for any reason on the Program Website, or secondarily after making such request on the Program Website for confirmatory purposes, Accountholder may also email or call MSTs using the telephone number or email address located at the bottom of the Program Website in connection with a request for a Credit Limit increase. MSTs reserves the right to lower, suspend or terminate the Credit Limit assigned to an Accountholder at any time and for any reason in its sole discretion. Accountholder is responsible for ensuring that it does not exceed its Credit Limit.

9. Payment/Delinquent Account/Operation of the Account

- a. Accountholder can utilize the Account for making purchases through the Purchase Program. Each purchase made by the Accountholder from the Merchant using the Account will be treated as a draw on the Account in

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the aggregate amount of the purchase transaction (including tax) (the “**Purchase Amount**”) made by the Accountholder and the Purchase Amount will be applied against the Credit Limit as set out in Section 8.

- b. For each individual purchase made using the Account, MSTS will issue an invoice setting out the Purchase Amount. Invoices shall be issued on a daily, weekly or other basis (depending on the Account’s billing settings) and shall set out the due date of payment for the invoice (which shall be net thirty (30) or otherwise depending on the Account’s billing settings or options as provided in the Program Website and selected by the Accountholder). All payments will be due on the due date indicated on the invoice. MSTS shall apply all payments received by the Accountholder to the total amounts due by Accountholder under the Purchase Program on the Account but may, in its sole discretion, through the Program Website, provide Accountholder with the option to designate a payment to a specific invoice. In the absence of remittance instructions, or if remittance instructions are incomplete or invalid, MSTS will apply payments first to any accrued interest owing by Accountholder on all outstanding invoices and then to the other amounts due on the invoices on a first-in, first-out basis (meaning that payments will be applied to the oldest invoices first). MSTS reserves the right to apply payments and issue refunds on the Account at its sole discretion. Account statements in respect of which MSTS receives payment on or before the due date shall bear no interest or fees. Invoices where payment is not received in full by MSTS by the due date will be considered delinquent. Delinquent invoices may be assessed, in the sole discretion of MSTS, a late fee at a rate of the lesser of one and a half percent (1.5%) per month of the Purchase Amount of the outstanding invoice (equal to an annual interest rate of 18%) or the maximum percentage interest rate permitted pursuant to applicable law. Late fees are assessed on each subsequent invoice in which such late fees have accrued until paid in full. Such late fees are only assessed on outstanding and delinquent invoices and are not based on the entire amount billed in a given billing period. Late fees may be waived or modified by MSTS in its sole discretion. The Accountholder is liable for all late fees assessed to the Account and must pay the fees to maintain the Account below the Credit Limit and in good standing.
- c. MSTS may offset any amounts owed by MSTS to Accountholder against any claims MSTS has against the Accountholder. Accountholder is and shall be liable to MSTS for all costs and expenses incurred by MSTS in collection and enforcing its rights hereunder, including but not limited to, failed payment fees, late fees, and reasonable legal and collection fees, if any, incurred by MSTS to collect all amounts due on Accountholder’s Account.
- d. The payment terms stated in this Agreement, and/or any subsequent amendments, apply to all invoices and supersede the payment terms of any Purchase Order (“**P.O.**”), third party contract, or any other documentation the Accountholder may have signed.
- e. Accountholder shall make payments to MSTS or MSTS’s designee as frequently as may be necessary to ensure that the outstanding Account balance remains within the Credit Limit and that Accountholder remains in compliance with the payment terms set forth herein and in the invoice. If Accountholder for any reason should fail to timely pay any amount due MSTS under an invoice (and hereunder), Accountholder understands and agrees that MSTS may immediately suspend the Account (and any other accounts held by Accountholder with MSTS) and draw against any letter of credit or other security pledged by Accountholder for the benefit of MSTS. If Accountholder’s bank should fail to honor any payment made to MSTS or any outstanding amounts due in connection with Accountholder’s Account become delinquent, then MSTS may demand immediate and full payment of all outstanding amounts under the Account. In the event that a payment made to MSTS or MSTS’s designee is returned by the Accountholder’s bank, then MSTS reserves the right to charge a returned payment fee to the Accountholder’s Account in the amount of fifty dollars (\$50.00) per instance or the maximum amount permitted by law, if less. Accountholder may pay its billing statement by direct debit to its bank account via automated clearing house (“**ACH**”) (to the extent available), pre-authorized debit (“**PAD**”) (to the extent available) or by way of an Electronic Funds Transfer (“**EFT**”), or such other means as approved by MSTS from time to time (to the extent payment is made by cheque, Accountholder shall send the payment to the address on the billing statement). Accountholder shall notify MSTS of its election to pay any amounts due and payable hereunder through ACH, or PAD (to the extent available), or reoccurring or one-time EFT via the Program Website, or as otherwise instructed to or agreed to by MSTS. Accountholder shall be responsible for any and all banking fees incurred with respect to any remittance, including, but not limited to wire transfer fees and currency conversion fees (the “**Bank Fees**”), if any.

10. Disputes

Accountholder acknowledges that if it has a disagreement or dispute with Merchant in respect of a purchase made under the Purchase Program in any respect, or with respect to any right of set-off or compensation, Accountholder may raise a dispute with the Merchant through the Program Website within thirty (30) days from the original invoice due date (the “**Purchase Dispute Period**”). Accountholder acknowledges and agrees that Accountholder and

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Merchant are solely responsible for settling any disputes with respect to a purchase. Accountholder acknowledges and agrees that MSTS may rely solely on any decision made by Merchant with respect to whether a refund or credit is due to the Accountholder through MSTS, and such decision shall be final as between the Accountholder and MSTS. Accountholder acknowledges and agrees that MSTS is not responsible for any defect in, or the quality of, or the quantity of, any goods or services obtained by Accountholder from Merchant under the Purchase Program using the Account and such issues shall have no effect on the indebtedness of Accountholder to MSTS under this Agreement. Accordingly, in these circumstances where Accountholder has raised a dispute with respect to a purchase, Accountholder is still required to pay all amounts outstanding on the Account owing to MSTS with respect to such purchase even if there is a problem or dispute between the Accountholder and the Merchant which remains unresolved. Accountholder acknowledges and agrees that MSTS is not responsible for resolving any disputes Accountholder may have with the Merchant and that MSTS cannot reverse purchases made from the Merchant using the Account.

In the event that the Accountholder finds any discrepancies, errors or omissions with respect to information contained in any statement or invoice or with respect to any purchase transaction posted to the Account, the Accountholder shall have thirty (30) days from the original invoice due date to dispute any charges made in respect of a transaction for such reasons under the Purchase Program. Disputes can be submitted through the Program Website as set out in the instructions contained in the FAQ page located at the Program Website or by contacting MSTS at the telephone number or email address located at the bottom of the Program Website. If an invoice in respect of a purchase transaction is not disputed within the Purchase Dispute Period in accordance with the terms hereof, then the invoice shall be deemed to be conclusively correct and complete and will be binding on the Accountholder and the Accountholder will be liable for all charges related to the purchase transaction.

Accountholder acknowledges and agrees that MSTS may rely solely on Merchant's determination with respect to any dispute, and such decision with respect to such dispute shall be final as between MSTS and Accountholder. **A CLAIM OF A DISPUTE ARISING FROM ANY ISSUE OTHER THAN A BILLING ERROR (FOR EXAMPLE, BUT NOT AS A LIMITATION, DISPUTES ARISING FROM WARRANTY CLAIMS, REPRESENTATIONS, PRODUCT QUALITY, OR INCORRECT PRODUCT RECEIVED AND ACCEPTED BY ACCOUNTHOLDER), REGARDLESS OF HOW SUCH DISPUTE IS ULTIMATELY RESOLVED BY MERCHANT OR A SELLER, SHALL UNDER NO CIRCUMSTANCES BE CONSIDERED A DEFENSE TO PAYMENT OF THE UNDERLYING OBLIGATION TO MSTS AND ALL OBLIGATIONS SHALL BE DUE BY THE INVOICE DUE DATE UNLESS OTHERWISE AGREED TO BY MSTS IN WRITING, AND ACCOUNTHOLDER HEREBY WAIVES ANY AND ALL SUCH DEFENSES TO PAYMENT THAT ARISE AS A RESULT OF A CLAIM OF BREACH OF A REPRESENTATION OR WARRANTY BY MERCHANT OR A SELLER, MSTS, OR OTHERWISE THAT IT MAY BE ENTITLED TO UNDER APPLICABLE LAW OR BY CONTRACT. THE ACCOUNTHOLDER ACKNOWLEDGES THAT ANY DISPUTE THAT IS RESOLVED IN FAVOR OF THE ACCOUNTHOLDER WILL ENTITLE THE ACCOUNTHOLDER TO A CREDIT FROM THE MERCHANT OR A SELLER (AND NOT A REFUND), UNLESS OTHERWISE AGREED TO BY THE MERCHANT OR SELLER AND ACCOUNTHOLDER.**

11. Choice of Law; Jurisdiction; Venue/Waiver of Immunity/Trial by Jury

- a. This Agreement, and any continuing guarantee, to the extent required, is governed by the laws of the State of Kansas, without reference to conflicts of laws principles, and it is agreed that jurisdiction of any legal action connected with this Agreement, including, without limitation, the class action waiver provided in this Section, shall be exclusively in the state or federal courts located in Johnson County in the State of Kansas. Notwithstanding the foregoing, MSTS may, at its option, choose to pursue legal action against the Accountholder in any state or province in which the Accountholder does business or where jurisdiction may otherwise be proper. **ALL ACTIONS, CLAIMS, DISPUTES AND PROCEEDINGS ARISING UNDER OR RELATING TO THIS AGREEMENT SHALL BE ADJUDICATED ON AN INDIVIDUAL BASIS, AND ACCOUNTHOLDER WILL NOT UNDER ANY CIRCUMSTANCES CONSOLIDATE OR SEEK CLASS TREATMENT FOR ANY SUCH ACTION, CLAIM, DISPUTE OR PROCEEDING UNLESS PREVIOUSLY AGREED TO IN WRITING BY MSTS.**
- b. Accountholder agrees that in the event of default, MSTS may institute suit against the Accountholder in aforesaid courts and that service of process by certified mail, return receipt requested, postage prepaid, and addressed to the Accountholder shall be sufficient to confer jurisdiction of said courts, regardless of where the Accountholder is geographically located or does business.
- c. To the fullest extent permitted by applicable law, Accountholder expressly and irrevocably waives, and agrees not to assert, a defense of immunity on the grounds of sovereign immunity or other similar grounds in any action

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or proceeding which may be commenced or asserted by MSTS against Accountholder or Accountholder's revenues and/or assets, whether in whole or in part or otherwise, which status would otherwise entitle Accountholder to assert such a defense in any claim against it from: (a) suit; (b) jurisdiction of any court; (c) relief by way of injunction, order for specific performance or for recovery of property; (d) attachment of Accountholder's revenues and/or assets (whether before or after judgement); and (e) execution or enforcement of any judgement to which Accountholder or Accountholder's revenues and/or assets might otherwise be subject in any proceedings in the courts of any jurisdiction. **THE PARTIES HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVE THE RIGHT TO A TRIAL BY JURY WITH RESPECT TO ANY ACTION OR CLAIM ARISING OUT OF THESE TERMS AND CONDITIONS.** No action shall be brought against MSTS by Accountholder arising out of any transactions charged to any Account in accordance with this Agreement more than one (1) year from the date therefrom or, if less, such period of time set forth by the laws of the State of Kansas.

12. Term and Termination

This Agreement will continue in effect until terminated by either party immediately upon written notice to the other at the mailing address or email address, in the case of MSTS, as set forth herein, or in the case of Accountholder, at the mailing address or email address set forth in the Accountholder application or maintained in the Program Website. This Agreement may be terminated by either party at any time by giving written notice to the other party; provided, however, that such termination shall not relieve Accountholder of the obligation to repay any outstanding amounts owed to MSTS in connection with such Accountholder's Account. Upon termination, the Account shall be immediately terminated and deactivated, and the Accountholder must immediately destroy all Account identification numbers in the possession or under the control of the Accountholder or any Authorized Person. The Accountholder shall have the responsibility to pay all amounts outstanding on the Account, which shall become immediately due and payable. All terms and provisions by their nature that should survive the termination of this Agreement shall so survive and continue in full force and effect after the termination or expiration of this Agreement, including, without limitation, Sections 6, 7, 10, 11, and 12.

13. Assignment

MSTS may assign or otherwise transfer this Agreement and any and all rights and obligations hereunder without prior notice to Accountholder. Accountholder may not assign or transfer this Agreement or any rights or obligations hereunder, by merger, or law, or otherwise, without the prior written consent of MSTS.

14. Waiver and Amendment

Failure by MSTS to enforce any of its rights hereunder shall not constitute a waiver of such rights or any other rights hereunder. No waiver of any of the provisions of this Agreement shall be effective unless it is in writing and signed by MSTS. Any such written waiver shall only be applicable to the specific instance to which it relates and shall not be deemed to be a continuing or future waiver.

15. Electronic Communication

This Agreement authorizes MSTS to transmit Accountholder information via email to the Merchant and to the Accountholder at the email address(es) provided for communication in the Accountholder application or maintained at the Program Website. Accountholder acknowledges that the email communication may contain confidential information intended solely for the use of the Accountholder and its authorized agents and representatives. In consideration of MSTS's willingness to provide the reporting to Accountholder via email, Accountholder agrees that it will not hold MSTS responsible for any email communication intercepted or received by anyone other than the intended recipients. Accountholder hereby releases MSTS and its affiliates, and each of its agents, employees, and representatives, from any and all liabilities, claims, losses, damages, injuries, and expenses of any kind in any way connected with or arising out of the interception or receipt of the email communications by any unintended recipients. Accountholder hereby further agrees to indemnify, defend, and hold harmless MSTS and its affiliates, and each of its agents, employees and representatives, from and against any and all liabilities, claims, losses, damages, injuries, or expenses sought by a third party and in any way connected with or arising out of the interception or receipt of the email communications by any unintended recipients. Accountholder's obligations, as set forth in Section 15, shall not apply to the extent such liabilities, claims, losses, damages, and injuries are caused by the gross negligence or willful misconduct of MSTS, or its employees or agents.

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16. Correspondence

All written correspondence, with the exception of payments, pertaining to Accountholder's Account shall be sent to the following address via certified or registered mail, overnight courier:

Multi Service Technology Solutions, Inc. (dba MSTs)
6450 Sprint Parkway, Suite 3B203
Overland Park, KS 66211
ATTN: Best Access Finance Purchase Program

You may also contact MSTs using the telephone number or email address located at the bottom of the Program Website, which however, will not constitute notice to MSTs unless followed by a written correspondence of the same to MSTs's address above.

17. Accountholder Data and Personal Information

The parties certify and hereby agree to comply with the following terms, conditions, and restrictions related to any Accountholder data and any Personal Information contained therein or otherwise exchanged or transferred between the parties. Each party acknowledges and agrees that Accountholder data shall be considered confidential information regardless of whether provided verbally, in written form, or otherwise. MSTs further agrees that it shall not, without the prior written consent of the Accountholder, (i) sell Personal Information, (ii) retain, use, or disclose Personal Information for any purpose other than for the specific purpose of performing the services specified in this Agreement, including retaining, using, or disclosing Personal Information for a commercial purpose other than providing the services specified in the Agreement; or (iii) retain, use, or disclose Personal Information for any purpose outside the scope of this Agreement. Accountholder shall ensure, for the duration of the Agreement, that any Accountholder data and any Personal Information provided to MSTs is accurate, reliable, and relevant to the Purchase Program. Accountholder represents that its collection and disclosure of Personal Information to MSTs, and MSTs's use of such Personal Information in connection with the Purchase Program, shall not violate, or infringe upon an individual's data privacy rights afforded under, any applicable law, statute, or regulation. In the event that Accountholder provides Personal Information to MSTs, Accountholder acknowledges and agrees that MSTs shall, in addition to the terms and conditions set forth herein, collect, use, and disclose such Personal Information in accordance with its website Privacy Policy, which may be amended from time to time and is accessible at www.trevipay.com, and Accountholder shall provide the Privacy Policy, or a link thereto, to any individual whose Personal Information is provided to MSTs by Accountholder. Accountholder hereby authorizes and directs MSTs to disclose any Personal Information to any third party with whom MSTs has a business relationship that governs, or otherwise relates to, Accountholder's obligations, responsibilities, services rendered, or benefits provided for, under the Purchase Program, including any merchants, provided the third party does not sell the Personal Information. For purposes of this Section 17, the term "**Personal Information**" means any information that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information, that is linked or linkable to a specific individual, and that is subject to, or otherwise afforded protection under, an applicable data protection law.

18. Trademarks

The Merchant marks are trademarks owned by Merchant. The MSTs marks are trademarks owned by Multi Service Technology Solutions, Inc.

19. Effective Date

This Agreement shall be effective on the date on which Accountholder executes this Agreement.

20. Language

The parties acknowledge having requested that this Agreement be drafted in the English language.

21. Currency

Accountholder will make all payments under this Agreement in US Dollars, unless a different currency is consented to and offered by MSTs. If Accountholder makes a payment in a currency other than US dollars (whether voluntary or pursuant to an order or judgement of jurisdiction) such payment will constitute a discharge of the obligations of Accountholder under this Agreement only to the extent of the amount of US Dollars which MSTs is able to purchase at Johnson County Kansas with the amount it receives on the date of receipt. If the amount of US Dollars which

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MSTS is able to purchase is less than the amount originally due to it, Accountholder will indemnify MSTs from any loss arising as a result of such deficiency.

22. Third Party Beneficiary/Agency

Nothing contained in this Agreement will or is intended to create or will be construed to create any right in or any duty or obligation to any third party, nor does this Agreement create any third-party beneficiary rights in the Accountholder with respect to any other agreement that may exist between MSTs and Merchant. Accountholder acknowledges and agrees that with respect to Merchant, MSTs is an independent contractor in the performance of all its Services under the terms of this Agreement, and nothing in this Agreement will be construed to create any relationship of employer and employee between MSTs or MSTs's directors, officers, employees, agents, and servants and Accountholder or Merchant. Nothing in this Agreement will be construed to create any joint venture, agency, or partnership relationship between MSTs and Accountholder or Merchant.

23. Joint and Several Obligations.

To the extent Accountholder requests, submits, or approves to add a subsidiary, affiliate, or other third party as a sub-Account (a "***Sub-Account***") under Accountholder's primary Account with MSTs (the "***Parent Account***"), whether through the financing program portal or directly to MSTs, regardless of whether such Sub-Account entity(ies) become individually responsible to MSTs for any obligation under this Agreement or any other agreement with MSTs, and regardless of whether or not any such Party that is now or hereafter becomes responsible to MSTs for any of the obligations, or any part thereof, whether under this Agreement or any other agreement, shall in the future cease to be so liable, Accountholder hereby declares and agrees that the terms of this Agreement shall apply in all respects to each Sub-Account, and Accountholder further acknowledges and agrees that Accountholder as the Parent Account shall be jointly and severally (in Quebec, solidarity) liable for, and absolutely and unconditionally guarantees the payment of, any and all obligations owing to MSTs of each such Sub-Account at all times **immediately on demand**, regardless of whether or not MSTs has exercised any or all rights and remedies available to it against such Sub-Account. Such obligation of the Accountholder as the Parent Account shall be a primary obligation of the Accountholder, regardless of whether or not demand has been made on the Sub-Account by MSTs, or whether MSTs has exhausted all rights and remedies against the Sub-Account.

24. Severability

If anything in this Agreement is unenforceable, illegal or void then it is severed and the rest of this Agreement remains in force.

25. Future Reference

Please retain this Agreement for future reference.

By clicking "Yes" below, Accountholder certifies that all information provided in connection with Accountholder's application and Account to be true and correct, and agrees to be bound by the terms and conditions set forth above.