

Fee and Payment Authorization Agreement

A. Generally. You may be required to pay fees to access or use certain features of the SaaS for your “Transactions.” All fees are in U.S. dollars and are non-refundable. If we change the fees for all or part of any of the SaaS, including by adding fees or charges, we will provide you advance notice of those changes. If you do not accept the changes, we may discontinue providing the applicable part of the SaaS to you. Our authorized third-party payment processors will charge the payment method you specified at the time of purchase or as agreed to as part of the selected SaaS. You authorize us to charge all fees as described on your checkout screen in the SaaS and in the [Terms of Service](#), which includes the [Payments SaaS](#) requirements and the [SaaS and Area Specific Requirements](#) for the SaaS you select to that payment method. If you pay any fees with a credit card, we may seek pre-authorization of your credit card account before your purchase to verify that the credit card is valid and has the necessary funds or credit available to cover your purchase.

B. Subscriptions. The SaaS may include features that allow for automatically recurring payments for periodic charges (“Subscription SaaS”). If you decide to activate a Subscription SaaS, you authorize us to periodically charge, on a going-forward basis and until cancellation of either the recurring payments or your account, all accrued sums on or before the payment due date for the accrued sums. The subscription will continue unless and until you cancel your subscription, or we terminate it. You must cancel your Subscription SaaS before it renews in order to avoid billing of the next periodic subscription fee to your account. We will bill the periodic subscription fee to the payment method you provide to us during registration (or to a different payment method if you change your payment information). We may change the subscription fee for any subsequent subscription period but will provide you advance notice of any increase before it applies. Unless otherwise stated in the [Terms of Service](#), you may cancel a Subscription SaaS through the settings page in your account, or by contacting us at support@withoneapp.com.

C. Transactions with Consumers. At Merchant’s sole discretion, Merchant may charge Consumer a one-time “Application Fee” for facilitating the formation of an application to lease an apartment or housing unit between a Consumer and a housing provider. Your Application Fee can vary, depending on a variety of factors. Consumer will be charged the Application Fee shown and communicated to the Consumer on the oneapp platform before the Consumer elects to accept the Transaction. The Application Fee is not refundable.

D. Chargebacks. Merchant assumes sole and exclusive responsibility for Transactions. Merchants are solely responsible for verifying the identity of End Users, which include Consumers, and of the eligibility of a presented payment card used to purchase Merchant’s services, and oneapp does not guarantee or assume any liability for Transactions authorized and completed that may later be reversed or charged back (see [Payments SaaS](#) section 25 (Your Liability and Indemnification Concerning Liabilities)). Merchant is solely responsible for all reversed or charged back transactions regardless of the reason for, or timing of the reversal or chargeback. oneapp or Stripe Inc. (“the Processor”) may add or remove one or more types of Payment Networks or Cards, in their sole discretion, at any time, without prior notice to you.

E. Authorization for ACH Debits and Credits and Other Transactions. If and to the extent permitted by oneapp in its sole discretion, End Users may pay Fees owed from their designated bank accounts. Subject to oneapp’s eligibility requirements, if you elect to pay Fees or any other amounts owed 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](#), which includes the [Payments SaaS](#) and your [SaaS and Area Specific Requirements](#), 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 E 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 account settings page or by contacting customer support at support@withoneapp.com.

You must notify us 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 E. However, we assume no responsibility for our failure to do so.

You are solely responsible for promptly reconciling your 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 Escrow Account, as applicable. If an Error results in your receipt of more funds than you are entitled, we may recover the extra funds from you.