Merchant API Terms and Conditions

- <u>Governing Documents</u>. NeighborFavor Inc. ("Favor") shallallow a business partner requesting access to its API ("Partner") toaccess to and use the Favor API subject to: (a) these Favor API Terms and Conditions(the "Terms and Conditions"); (b) any agreement between Partner andFavor (the "Agreement"); (c) any acceptable use guidelines or otherrequirements posted within the Favor Service or otherwise communicated toPartner (collectively, "Governing Documents"). In the event of anyconflict among the Governing Documents, each Governing Document shall takeprecedence in the order listed in the preceding sentence.
- 2. <u>Updates</u>. Favor reserves the right to update theseTerms and Conditions at any time. Favor will provide notice to Partner of anysuch material updates, which notice may be provided in the Partner Portal or byemail to Partner's contact. By continuing to access or use the Favor API aftersuch update has been posted within the Favor Service or otherwise communicated Partner, Partner agrees to be bound by such update.
- 3. <u>License</u>. During the term of the Agreement and subject to Partner's compliance in all material respects with these Terms and Conditions, Favor grants Partner a limited, non-exclusive, non-transferable, nonsublicensable, revocable license to access and use the Favor API solely forsending and processing order information between Partner and Favor. To the extent that the Favor API consists of any software, the license granted under the preceding sentence applies only to access and use of such software inexecutable, machine-readable, object code form.
- 4. <u>Restrictions</u>. Partner may not: (a) use, reproduce, modify, adapt, create derivative works from, publicly perform, publiclydisplay, distribute, make, have made, assign, pledge, transfer or otherwisegrant rights to the Favor API, except as expressly permitted under Section 3 of these Terms and Conditions; (b) reverse engineer, disassemble, decompile ortranslate, or otherwise attempt to derive the source code, architecturalframework or data records of, the Favor API; (c) attempt to defeat, avoid, bypass, remove, deactivate or otherwise circumvent any access control mechanismin the Favor API; (d) access the Favor API for the purpose of developing, marketing, selling or distributing any product or service that competes with orincludes features substantially similar to the Favor API as part of a service bureau or similar fee-for-service purpose.
- 5. <u>Access Limitations</u>. In order to use the Favor API, Partnermay be required to obtain appropriate API credentials (an "**API Key**") viaregistration within the Favor Service or through other means. Partner shallkeep its API Key secure and not share its API Key with any other party. Favormay, in its sole discretion, limit the number and frequency of API calls madeby Partner. Partner may not use the Favor API in any manner that disrupts thenormal functioning of the Favor Service or in any other way that imposes anunreasonable burden on Favor's systems or resources. In the event that Partnerviolates any limitation

set forth in this Section 5, Favor may suspendPartner's access to and use of the Favor API with at least 24 hours advancenotice to Partner, provided that no notice will be required in case ofemergencies if Favor's infrastructure or the functionality of the Favor Serviceis materially degraded or at-risk. If an API Key is required, it will be provided to Partner promptly upon signing of the Agreement.

- 6. <u>Ownership</u>. Favor or its licensors and suppliers ownall rights, title and interest (including, but not limited to, all intellectualproperty rights) in the Favor API. The Favor API is protected by U.S. and international copyright and other intellectual property laws and treaties. TheFavor API is licensed, not sold, to Partner for use only under these Terms andConditions. Favor reserves all rights not expressly granted to Partner.
- 7. <u>Data and Privacy</u>. Partner represents, warrants and covenants that: (a) Partner has obtained all necessary consents from and givenall required notices to any applicable third parties, including any Users, forPartner to transmit data provided by or relating to such third parties through the Favor API for use as contemplated in the Governing Documents; and (b)Partner's collection, storage, processing, disclosure and use of any such datashall comply in all material respects with all applicable laws and regulations and the terms and conditions of any applicable agreement and privacy policy between Partner and any third party.
- 8. DISCLAIMER OFWARRANTIES. PARTNER'S USEOF THE FAVOR API IS AT PARTNER'S SOLE RISK. THE FAVOR API IS PROVIDED ON AN"AS IS" AND "AS AVAILABLE" BASIS, WITH ALL FAULTS. TO THEMAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, FAVOR EXPRESSLY DISCLAIMS ALLWARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED OR ARISING FROM STATUTE,COURSE OF DEALING, USAGE OF TRADE OR OTHERWISE, INCLUDING, BUT, NOT LIMITED TO,THE IMPLIED WARRANTIES OF MERCHANTABILITY, MERCHANTABLE QUALITY, QUALITY ORFITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. FAVOR MAKES NOREPRESENTATION OR WARRANTY THAT: (i) THE FAVOR API WILL MEET PARTNER'SREQUIREMENTS; (ii) ACCESS TO THE FAVOR API WILL BE UNINTERRUPTED, TIMELY,SECURE OR ERROR-FREE; OR (iii) THE INFORMATION AND ANY RESULTS THAT MAY BEOBTAINED FROM ACCESS TO OR USE OF THE FAVOR API WILL BE ACCURATE, RELIABLE,CURRENT OR COMPLETE.
- 9. <u>Termination</u>. In the event that either party violatesthese Terms and Conditions the other party may terminate the Agreement and these Terms and Conditions upon ten (10) days' prior written notice. Upontermination of the Agreement and these Terms and Conditions: (a) all rightsgranted to Partner under these Terms and Conditions shall terminate; (b)Partner must immediately cease access to and use of the Favor API. Upontermination of these Terms and Conditions, all rights granted to Partner underthese Terms and Conditions shall immediately terminate, but all otherprovisions shall survive termination.
- 10. <u>Changes to API</u>. Favor reserves the right to modify theFavor API so long as such modifications do not materially degrade Partner'slicensed use of the Favor Service. Favor may discontinue Partner's access tothe Favor API for cause if (i) Partner has put Favor's infrastructure or thefunctionality of the Favor Service at risk, (ii) Favor has notified Partner ofsuch wrongdoing or vulnerability, and (iii) Partner has failed to correct suchwrongdoing or vulnerability within ten (10) days of such notice. Favor may fromtime to time,

at its sole discretion, develop patches, bug fixes, updates, upgrades and other modifications to improve the functionality or performance of the Favor API or related services ("**Updates**"). Favor may develop Updates that require installation by Partner before Partner continues to access or use the Favor API or related services.

11. Legal Compliance. Partner represents and warrants thatPartner is not: (a) located in a country that is subject to a U.S. governmentembargo, or designated by the U.S. government as a "terrorist supporting" country; or (b) listed on any U.S. government list of prohibited or restricted parties, including, but not limited to, the Specially Designated NationalsList.