

Consumer ACH Authorization and Electronic Transfer Disclosure

1. ACH Authorization and Agreement

I acknowledge that the “Saving Rule Transfer” feature allows me to electronically transfer funds via the Automated Clearing House (“ACH”) between my eligible Quber account(s) and my external account(s) at other financial institutions (“External Account(s)”) once I have successfully registered those External Account(s). This includes:

- **One-time, on-demand transfers**, which allow me to initiate non-recurring transfers at my request;
- **Recurring transfers**, which allow me to schedule automatic, regular transfers of a fixed amount; and
- Any other ACH transfer features Quber Savings, Inc. may offer in the future.

Subject to the terms of the Saving Rule Transfer feature and any other agreements I have with Quber Savings, Inc., I authorize Quber Savings, Inc. to initiate electronic credit and/or debit entries to and from my registered QUBER account(s) and External Account(s) as directed, including:

- Varying amounts on-demand, and/or
- Fixed amounts on a recurring schedule.

If a scheduled transfer date falls on a weekend or bank holiday, the transfer may be executed on the next business day or as soon as reasonably possible at Quber Savings, Inc.’s discretion.

I warrant that I have the authority to authorize transfers to and from the account(s) I have provided and that all information I submit is accurate. I agree that all transactions comply with applicable laws and NACHA rules.

In the event of an incorrect transaction (either withdrawal or deposit), I authorize Quber Savings, Inc. to correct the error by initiating a reversing entry to the applicable account(s).

This authorization remains in effect until I notify Quber Savings, Inc. in writing of my intent to revoke it, allowing reasonable time for Quber Savings, Inc. to act. To stop a scheduled recurring transfer, I must notify Quber Savings, Inc. at least three (3) business days before the scheduled transfer date.

Contact for cancellation or assistance:

- Email: support@qubersavings.com
- Phone: 1-833-237-5195

I agree to print or save a copy of this disclosure for my records.

2. Funds Availability Notice

Funds transferred to your Quber account via ACH or other funding methods are not available for immediate use. QUBER Savings Inc. may delay the availability of funds in accordance with its internal fraud prevention, processing policies, or third-party banking partner requirements. Typically, ACH transfers are processed within 5 business days, but actual timing may vary. If you require funds to be available by a specific date, please allow sufficient time for processing and clearance.

3. In Case of Errors or Questions About Your Electronic Transfers

If you believe your transfer history is incorrect or if you need more information about a transfer, contact us as soon as possible:

Contact Quber Savings, Inc.:

- Email: support@qubersavings.com
- Phone: 1-833-237-5195

We must hear from you **no later than 60 days after the transfer was initiated**.

Please be prepared to provide:

1. Your name and account number (if any);
2. A description of the suspected error or the transaction in question and why you believe it is an error;
3. The dollar amount of the suspected error and the date of the transaction.

If you contact us orally, we may require you to send your complaint or question in writing within **ten (10) business days**.

We will determine whether an error occurred within **10 business days** and will correct any confirmed error promptly. If more time is needed, we may take up to **45 days** to investigate. In this case, we will provisionally credit your account within 10 business days for the amount in question while we complete our investigation.

If we request written confirmation and do not receive it within 10 business days, we may not provide a provisional credit.

We will inform you of our findings within **three (3) business days** after completing our investigation. If we determine that no error occurred, we will reverse any provisional credit and

send you a written explanation. You may request copies of any documents we used in our investigation.

4. Agreement and Consent

By checking the box, I confirm that:

- I have read and agree to this **Consumer ACH Authorization and Electronic Transfer Disclosure**,
- I authorize Quber Savings, Inc. to initiate ACH transfers as described,
- I understand that funds may not be immediately available after transfer, and
- I understand my rights regarding electronic transfers, including how to report errors.