

PRIVACY POLICY

A2A GLOBAL INC — THE AMERICAN DREAM ACCOUNT WEBSITE AND WAITLIST

Effective Date: September 16, 2026

Entity: A2A Global Inc, a Delaware Corporation (File No. 10050200)

REGULATORY NOTICE — NOT A BANK: A2A Global Inc ("A2A Global") is a financial technology company. A2A Global is not a bank, is not a licensed money services business or money transmitter, and does not accept, hold, custody, or transmit funds. "The American Dream Account" described on this website is a planned product. Deposit accounts and debit cards are expected to be provided by one or more chartered partner banks under their own charters and regulatory obligations, subject to negotiation and approval; the partner bank and the account terms will be announced before launch. Nothing on this website is an offer of, or an application for, a deposit account, card, loan, or money-transfer service. Joining the waitlist does not open an account, does not reserve funds, and does not guarantee eligibility.

Resumen en español (el texto en inglés prevalece): Recopilamos solo lo que escribes en el sitio — correo o número de teléfono, la comunidad que eliges y respuestas opcionales — más datos técnicos básicos. Lo usamos para avisarte del lanzamiento, planear el lanzamiento por comunidad y barrio, operar el programa de referidos y medir la demanda. No vendemos tu información. Solo te enviamos SMS o WhatsApp si marcas la casilla de consentimiento; responde STOP para darte de baja. Puedes pedir ver, corregir o borrar tus datos escribiendo a support@a2a.global. A2A Global no es un banco.

1. Scope, Role, and Regulatory Status

This Privacy Policy ("Policy") explains how A2A Global Inc ("A2A Global," "we," "us," or "our") collects, uses, shares, and protects personal information when you visit a2a.global and its community pages (the "Website"), join the waitlist for The American Dream Account (the "Waitlist"), use the savings calculator or sharing tools, or apply to the Referral Partner program.

A2A Global operates the Website as a financial technology company preparing a consumer account product. The Website is informational and pre-launch. It does not open accounts, does not collect identity documents or account numbers, and does not move money. A2A Global does not collect or process data in the capacity of a bank, money services business, money transmitter, or other financial institution. If and when a partner bank provides accounts, that bank's own privacy notice will govern the data it collects for the account, and we will tell you before any information is shared with it.

2. Definitions

"Waitlist" — The list of people who have asked to be told when and where The American Dream Account launches, together with the optional answers they provide.

"Member Applicant" — A person who has joined the Waitlist.

"Referral Partner" — An independent business owner or worker (for example a barber, tax preparer, driver, or store owner) who has applied to share A2A Global's link or QR code with their customers and who may be compensated when accounts are opened after launch.

"Referral Code" — A code carried in a link (for example ?ref=) that tells us which Member Applicant or Referral Partner shared the link.

"Community" or "Corridor" — The country or community a visitor selects on the Website (for example Dominican, Mexican, Guatemalan), used only to tailor the page and plan the launch.

"Partner Bank" — A chartered bank that may in the future provide deposit accounts and debit cards to members of The American Dream Account.

3. What A2A Global Does NOT Do — Data and Regulatory Exclusions

Consistent with A2A Global's status as a financial technology company and not a bank, A2A Global expressly does NOT, through the Website or the Waitlist:

- Accept, hold, custody, control, or transmit funds, or process any payment.
- Collect identity documents, Social Security or ITIN numbers, passport numbers, account numbers, card numbers, or any other financial account data. If you send such data to us unprompted, we delete it.
- Collect or process personal data in the capacity of a bank, money services business, money transmitter, or financial institution.
- Sell, rent, license, or trade personal data to third parties, or share it for cross-context behavioral advertising.
- Use personal data for automated decision-making that produces legal or similarly significant effects on you. Waitlist positions and referral counts are simple counters.
- Knowingly collect personal data from anyone under 18.

4. Information We Collect

Contact Data: Your email address or phone number — whichever you choose to give.

Community and Preference Data: The Community you select; your language; and, if you choose to answer the optional questions, your ZIP code, how and how often you currently send money home, whether you work for tips, which card design you prefer, and any other country you tell us we should add.

Referral Data: Referral Codes in the links you arrive from and share, your Waitlist position, and whether people you invited joined.

Marketing Attribution Data: Campaign parameters in the link you arrived from (utm_source, utm_medium, utm_campaign, utm_content, utm_term), the page and community you arrived at, and the date and time.

Technical and Usage Data: IP address, approximate location derived from it, device type, browser type, screen size, pages viewed, calculator inputs (amounts and frequencies you enter are used to compute your result and may be recorded in aggregate), and whether sharing tools were used.

Communications: Emails and messages you send us, our replies, and delivery and unsubscribe status for messages we send you.

Referral Partner Application Data: Name, type of business, business name, neighborhood or ZIP code, WhatsApp number, approximate number of customers served per week, and the Community and language selected when applying. Tax information (for example a Form W-9) is collected only later and only if payments become due under a separate agreement.

5. Sources of Information

- Directly from you when you join the Waitlist, answer optional questions, use the calculator, share a link, apply as a Referral Partner, or contact us.
- Automatically from your device and browser when you use the Website.
- From the link you arrived through, which may carry a Referral Code or campaign parameters. Referral Partners never send us your contact details; they only share a link.
- From our service providers, in the form of delivery status, bounce, and unsubscribe information.

6. How We Use Information

- To keep the Waitlist and tell you when and where The American Dream Account launches, including in your language.
- To plan the launch by Community and neighborhood, and to decide which communities and countries to add.
- To operate the member referral program (positions, invitations) and the Referral Partner program (attribution, and, after launch and under a separate agreement, compensation).
- To measure demand and the effectiveness of our marketing, and to report aggregate, non-identifying statistics (for example signups by Community) to investors, partners, and prospective Partner Banks.
- To detect and prevent fraud, abuse, bots, and duplicate or self-referred signups.
- To respond to your requests and communicate with you.
- To comply with legal obligations and enforce our Terms of Use.
- To improve the Website.

7. Text Messages and WhatsApp

If you give a phone number and tick the consent box, you agree that A2A Global may send you text messages or WhatsApp messages about the launch of The American Dream Account and your Waitlist status. Consent is not a condition of joining the Waitlist — you may join with an email address instead. Message frequency varies. Message and data rates may apply. Reply STOP to

stop receiving messages and HELP for help; you may also email support@a2a.global. Carriers are not liable for delayed or undelivered messages. Emails we send include an unsubscribe link.

8. Legal Bases (Where Applicable)

Where a legal basis is required by the law of your location: performance of steps taken at your request (keeping you on the Waitlist and telling you about the launch); our legitimate interests in operating, securing, and improving the Website and planning the launch; your consent, where required (for example for text messages or cookies); and compliance with legal obligations.

9. Sharing of Information

Service Providers: Companies that host the Website, store form submissions and Waitlist data, deliver email and messages, and provide analytics, under agreements that limit their use of your data to providing services to us.

Referral Partners: Only aggregate counts and whether a referral resulted in a signup or, after launch, a funded account — never your name, email, phone number, or answers.

Partner Bank: If you decide to open an account after launch, the Partner Bank will collect the information it needs directly from you under its own privacy notice. We will tell you before any Waitlist information is shared with a Partner Bank.

Corporate Transaction Counterparties: In connection with a merger, acquisition, financing, or asset transfer, subject to this Policy.

Legal and Regulatory Authorities: When required by law, subpoena, or court order, or to protect rights, property, or safety.

We do not sell personal data, and we do not share it for cross-context behavioral advertising.

10. Cookies and Analytics

The Website uses minimal technologies: it may remember your language and Community selection during your visit and may use privacy-focused analytics that measure page views and events without building individual advertising profiles. If we add cookies used for advertising measurement in the future, we will ask for consent where required and update this Policy. We honor Global Privacy Control signals where the law requires it. You can control cookies through your browser settings.

11. Data Retention

Waitlist and preference data is kept until twelve (12) months after The American Dream Account launches in your Community, or until you ask us to delete it, whichever comes first. If the product does not launch, Waitlist data is deleted within twelve (12) months of the decision. Referral Partner application data is kept while the application is pending and, if a partner agreement is signed, for the duration of that agreement plus the period required by tax and accounting rules. Aggregated statistics that cannot identify you may be kept indefinitely.

12. Security

We use administrative, technical, and physical safeguards appropriate to the limited data the Website collects, including encrypted connections (HTTPS), access controls, and least-privilege practices for the systems that store Waitlist data. No system is completely secure.

13. International Data Transfers

The Website is operated from the United States and is intended for people in the United States. If you use it from elsewhere, your information will be transferred to and processed in the United States. Where required, we use recognized transfer safeguards such as Standard Contractual Clauses.

14. Your Privacy Rights

Regardless of where you live, you may ask us to: access the personal data we hold about you; correct it; delete it; provide a copy in a portable format; restrict or object to certain processing; and withdraw consent (for example, stop text messages) at any time. To exercise these rights, email support@a2a.global or reply STOP to a text message. We may ask you to confirm the email address or phone number on file before acting. We respond within 30 days, or within the shorter period required by law. We will not discriminate against you for exercising your rights.

Residents of California, New York, and other states with consumer privacy laws have the additional rights those laws provide, including the right to know the categories of personal information collected and the purposes of use, the right to delete, the right to correct, and the right to opt out of sale or sharing. A2A Global does not sell or share personal information within the meaning of those laws. You may designate an authorized agent to make a request on your behalf.

15. Children

The Website and the Waitlist are for adults. We do not knowingly collect personal data from anyone under 18. If you believe a minor has provided data, email support@a2a.global and we will delete it.

16. Referral Partner Program — Additional Notes

Referral Partners are independent businesses and individuals, not employees or agents of A2A Global or of any Partner Bank. They share a link or QR code and have a conversation; they do not handle money, identity documents, or applications. Links shared by Referral Partners are marked on the Website as shared by a compensated referral partner, consistent with the Federal Trade Commission's Endorsement Guides. Referral Partners receive only aggregate results, as described in Section 9.

17. Electronic Records; ESIGN Act

In accordance with the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.) and the Uniform Electronic Transactions Act, you consent to receive this Policy and

our communications electronically, and to the use of electronic records in connection with the Website and the Waitlist.

18. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, A2A GLOBAL SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING FROM OR RELATED TO ANY UNAUTHORIZED ACCESS TO, LOSS, OR MISUSE OF YOUR PERSONAL DATA, EXCEPT TO THE EXTENT DIRECTLY CAUSED BY A2A GLOBAL'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT. A2A GLOBAL'S AGGREGATE LIABILITY UNDER THIS POLICY SHALL NOT EXCEED FIVE HUNDRED US DOLLARS (\$500 USD).

19. Controller and Contact Information

Controller: A2A Global Inc

Address: 131 Continental Drive, Suite 301, Newark, Delaware, United States, 19713

Privacy requests and questions: support@a2a.global

Legal notices: legal@a2a.global

20. Changes to This Policy

We may update this Policy from time to time. We will post the updated Policy on the Website with a new Effective Date and, for material changes, notify Member Applicants by email or message at least thirty (30) days before the changes take effect where practicable.