

TERMS OF USE

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): Este sitio es informativo y describe un producto planeado. Unirte a la lista de espera no abre una cuenta, no reserva fondos y no garantiza elegibilidad. A2A Global no es un banco: las cuentas y tarjetas serán provistas por un banco asociado que se anunciará antes del lanzamiento. «\$0 por enviar» se refiere a transferencias internas planeadas entre la cuenta del miembro y las tarjetas familiares vinculadas; puede aplicarse un margen en el tipo de cambio y aplicarán condiciones. Debes tener 18 años o más. Las disputas se resuelven por arbitraje en Delaware, salvo que optes por no participar dentro de 30 días escribiendo a legal@a2a.global.

1. Acceptance of Terms

By accessing or using a2a.global and its community pages, the savings calculator, the sharing tools, the Waitlist, or the Referral Partner application (collectively, the "Website"), you agree to these Terms of Use ("Terms") and to our Privacy Policy. If you do not agree, do not use the Website.

Formation of Agreement. Browsing the Website binds you to the sections that govern use of a website (Sections 9 through 21). Submitting the Waitlist form or the Referral Partner form by clicking "Reserve my spot," "Become a referral partner," or a substantially similar button also binds you to Sections 3 through 8 ("Clickwrap Acceptance").

"You" or "User" refers to any person who accesses or uses the Website. "A2A Global," "we," "us," or "our" refers to A2A Global Inc, a Delaware corporation.

2. Definitions

"The American Dream Account" — The planned consumer account product described on the Website, consisting of a US deposit account and debit card for the member and linked family cards, expected to be provided by a Partner Bank.

"Partner Bank" — A chartered bank that may provide deposit accounts, debit cards, and related services to members after launch under its own charter, terms, and regulatory obligations.

"Waitlist" — The list of people who have asked to be told when and where The American Dream Account launches.

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

"Referral Program" — The feature that lets a Member Applicant share a personal link and move up the Waitlist when invited people join.

"Referral Partner" — An independent business owner or worker who applies to share A2A Global's link or QR code with customers and who may be compensated after launch under a separate written agreement.

"Community" or "Corridor" — A country or community selected on the Website, used to tailor the page and plan the launch.

3. Nature of the Website and the Waitlist

The Website is informational and pre-launch. It describes a product that A2A Global plans to offer with a Partner Bank. Product features, pricing, eligibility conditions, card designs, launch timing, and launch locations described on the Website are plans and illustrations; they may change, and the product may launch later than described, in different form, or not at all.

Joining the Waitlist places you on a list to be contacted. It does not create an account, a customer relationship, a deposit, a reservation of funds, a right to open an account, or any financial relationship with A2A Global or any bank. No fee is charged and no payment is collected on the Website.

Waitlist positions, community counters, and referral counts are informational. A2A Global may adjust, reset, cap, or discontinue them at any time.

The savings calculator produces estimates from published average remittance costs (World Bank Remittance Prices Worldwide) and the amounts and frequencies you enter. It is not a quote, a guarantee, or financial advice, and your actual costs with any provider may differ.

4. Not a Bank; Regulatory Status

A2A Global is a financial technology company. A2A Global is not a bank, savings association, credit union, or trust company; is not licensed as a money services business or money transmitter; and does not accept deposits or accept, hold, custody, control, or transmit funds. Deposit accounts, debit cards, and any deposit insurance associated with them would be provided by a Partner Bank under the Partner Bank's charter and would be governed by the Partner Bank's account agreement. The Partner Bank and its terms will be announced before launch.

The Website cannot be used to send, receive, hold, or exchange money. Any future feature that involves the transfer of money would be provided only by a licensed institution, or under licenses obtained by A2A Global, and only under terms provided to you at that time.

"\$0 transfers," "\$0 to send home," and similar statements on the Website describe a planned feature: internal transfers between a member's account and linked family cards, with no transfer fee. An exchange-rate margin may apply when a linked card is used outside the United States, and eligibility conditions (for example minimum balance or card spending) are expected to apply. Full terms will be provided by the Partner Bank at launch.

Identity-verification requirements for any future account (for example acceptance of an ITIN or passport) are determined by the Partner Bank and applicable law, not by A2A Global, and are not guaranteed by any statement on the Website.

5. Eligibility and Accuracy

- You must be at least 18 years old to join the Waitlist or apply as a Referral Partner.
- The Waitlist is intended for people located in the United States. Launch is planned for New York first.
- You agree to provide accurate information and to keep it current, to join the Waitlist only once, and not to use automated tools, false identities, or other people's contact details.
- A2A Global may remove any entry from the Waitlist or decline any Referral Partner application at its discretion, including for inaccurate information, abuse, or fraud.

6. Communications and Consent

By joining the Waitlist you agree that A2A Global may contact you by email about The American Dream Account, its launch, and your Waitlist status, and for service messages about the Waitlist. Emails include an unsubscribe link.

If you provide a phone number and tick the consent box, you agree to receive text messages or WhatsApp messages from A2A Global for the same purposes. Consent is not a condition of joining; you may join by email instead. Message frequency varies; message and data rates may apply; reply STOP to opt out and HELP for help. Carriers are not liable for delayed or undelivered messages.

You may choose the language of our communications (English or Spanish) on the Website.

7. Member Referral Program

After joining, a Member Applicant may receive a personal link. When people join the Waitlist through that link, the Member Applicant's position may improve. The Referral Program provides no cash, credit, or account benefit; it affects only the order in which Member Applicants are contacted. A2A Global may change, suspend, or end the Referral Program at any time. Self-referrals, referrals of fictitious or non-consenting persons, bulk or automated sharing, and misleading statements about A2A Global or The American Dream Account are prohibited and may result in removal from the Waitlist.

8. Referral Partner Program

The Website lets business owners and workers apply to become Referral Partners. Submitting the form is an application only. Acceptance is at A2A Global's discretion, and any participation, compensation, and obligations will be governed by a separate written Referral Partner agreement. Any compensation described on the Website (for example an amount per account) is a planned rate, payable only after launch, only for accounts that are opened, funded, and active under conditions stated in that agreement, and subject to change.

Referral Partners are independent businesses and individuals, not employees, agents, or representatives of A2A Global or any Partner Bank, and may not represent otherwise. Referral Partners do not handle money, identity documents, or applications; they share a link or QR code and have a conversation. Referral Partners must disclose that they are compensated referral partners when promoting the product, consistent with the Federal Trade Commission's Endorsement Guides, and must not make statements about the product beyond those on the Website.

9. Acceptable Use

You agree not to: use the Website for any unlawful purpose; attempt to gain unauthorized access to the Website or its systems; scrape, harvest, or collect information about other users; submit false, misleading, or infringing content; interfere with the operation of the Website; use bots or automated means to join the Waitlist or generate referrals; or impersonate any person or entity, including A2A Global or any bank.

10. Intellectual Property

A2A Global owns all rights, title, and interest in the Website, including its text, design, code, calculator, card design concepts, illustrations, the A2A Global name and logo, and the name "The American Dream Account." You receive a limited, non-exclusive, non-transferable, revocable license to view the Website and to share its public links for personal, non-commercial purposes. Any feedback or suggestions you send us may be used by A2A Global without restriction or compensation.

11. Third-Party Services and Trademarks

The Website may link to or reference third-party services such as WhatsApp, Apple Pay, or Google Wallet. Those services are governed by their own terms, and their names and marks belong to their owners. References on the Website do not imply endorsement by, or affiliation with, those companies, any card network, or any bank.

12. Disclaimers

THE WEBSITE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND TITLE.

A2A GLOBAL DOES NOT WARRANT THAT THE AMERICAN DREAM ACCOUNT WILL LAUNCH, WILL LAUNCH ON ANY DATE OR IN ANY LOCATION, WILL HAVE ANY FEATURE, PRICE, OR CONDITION DESCRIBED ON THE WEBSITE, OR WILL BE AVAILABLE TO YOU. NOTHING ON THE WEBSITE IS FINANCIAL, LEGAL, TAX, OR IMMIGRATION ADVICE. THE SAVINGS CALCULATOR PROVIDES ESTIMATES ONLY.

13. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, A2A GLOBAL SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS, GOODWILL, USE, OR DATA, ARISING FROM OR RELATED TO THE WEBSITE, THE WAITLIST, THE REFERRAL PROGRAM, THE REFERRAL PARTNER PROGRAM, OR ANY DELAY, CHANGE, OR CANCELLATION OF THE AMERICAN DREAM ACCOUNT. A2A GLOBAL'S AGGREGATE LIABILITY FOR ALL CLAIMS ARISING FROM OR RELATED TO THESE TERMS OR THE WEBSITE SHALL NOT EXCEED FIVE HUNDRED US DOLLARS (\$500 USD).

14. Indemnification

You agree to indemnify, defend, and hold harmless A2A Global, its officers, directors, employees, agents, and affiliates from and against any claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising from or related to your use of the Website, your violation of these Terms or any applicable law, your participation in the Referral Program or the Referral Partner Program, or any content or information you submit.

15. Arbitration, Governing Law, and Class Action Waiver

Governing Law. These Terms are governed by the laws of the State of Delaware, without regard to conflict-of-laws principles, and by applicable federal law.

Mandatory Arbitration. Any dispute, claim, or controversy arising from or related to these Terms or the Website shall be resolved by binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules, before a single arbitrator, in Wilmington, Delaware or by video conference. The arbitrator's award shall be final and binding and may be entered in any court of competent jurisdiction. Either party may bring an individual claim in small-claims court instead.

Pre-Arbitration Notice. Before starting arbitration, the claiming party must send the other party a written notice of dispute describing the claim and the relief sought, and the parties shall try to resolve the dispute informally for thirty (30) days. Notices to A2A Global go to legal@a2a.global.

Class Action Waiver. YOU AGREE THAT ANY DISPUTE RESOLUTION PROCEEDINGS WILL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION.

Jury Trial Waiver. TO THE FULLEST EXTENT PERMITTED BY LAW, EACH PARTY WAIVES THE RIGHT TO A TRIAL BY JURY.

Opt-Out. You may opt out of this arbitration and class action waiver provision by sending written notice to legal@a2a.global within thirty (30) days of first accepting these Terms, including your name, contact details, and a clear statement that you wish to opt out.

16. Force Majeure

A2A Global shall not be liable for any failure or delay caused by events beyond its reasonable control, including acts of God, natural disasters, pandemics, war, terrorism, government or regulatory action, labor disputes, power or internet failures, or the acts or omissions of banks, networks, or service providers.

17. Electronic Signatures and 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 the use of electronic records, signatures, and communications in connection with the Website and these Terms. Your Clickwrap Acceptance has the same legal effect as a handwritten signature.

18. Removal from the Waitlist; Termination

You may leave the Waitlist at any time by emailing support@a2a.global or replying STOP to a text message. A2A Global may remove any person from the Waitlist or the Referral Partner program, or suspend access to the Website, at any time, with or without cause. Sections 3, 4, 9 through 17, and 19 through 21 survive any removal or termination.

19. General Provisions

Entire Agreement. These Terms and the Privacy Policy are the entire agreement between you and A2A Global regarding the Website and the Waitlist. Any future account will be governed by the Partner Bank's account agreement and A2A Global's member terms provided at that time.

Severability. If any provision is found invalid or unenforceable, the remaining provisions remain in effect.

No Waiver. A2A Global's failure to enforce any provision is not a waiver of that provision.

Assignment. You may not assign these Terms without A2A Global's prior written consent. A2A Global may assign these Terms freely.

Notices. Notices to A2A Global shall be sent to legal@a2a.global. Notices to you may be sent to the email address or phone number you provided.

Language. These Terms are written in English. A Spanish summary is provided for convenience; if there is any conflict, the English text controls.

20. Changes to These Terms

A2A Global may modify these Terms at any time by posting the updated Terms on the Website with a new Effective Date. Material changes will be communicated to Member Applicants by email or message at least thirty (30) days before the effective date where practicable. Continued use of the Website after the effective date constitutes acceptance.

21. Contact Information

A2A Global Inc

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

Support and Waitlist requests: support@a2a.global

Legal notices: legal@a2a.global