

ELECTRONIC COMMUNICATIONS POLICY

Last Updated: August 28, 2026

INTRODUCTION

This Electronic Communications Policy ("Policy") describes how Palla Financial Inc. ("Palla," "we," "us," or "our") delivers required and operational communications to you electronically in connection with your Palla account and your use of Palla's cross-border money transfer, corporate payroll disbursement, payment link and related payment services (the "Services").

Palla may amend this Policy at any time by posting a revised version. The revised version will be effective upon posting unless a later effective date is specified.

1. SCOPE OF ELECTRONIC DELIVERY

By using the Services, you agree and consent to receive electronically all communications, agreements, documents, notices, and disclosures (collectively, "Communications") that Palla, and our partners acting on our behalf, provide in connection with your Palla account as permitted under the Electronic Signatures in Global and National Commerce Act, 15 U.S.C. §§ 7001 et seq. ("E-SIGN Act"). Communications include, but are not limited to:

- The User Agreement, this Policy, and the Privacy Policy, including any amendments or updates;
- Legal and regulatory disclosures and communications associated with the Services and any related products and services;
- Error resolution notices and responses to error claims;
- Cancellation right notices where applicable;
- Transaction receipts, confirmations, and account activity statements;
- Account alerts, security notifications, and identity verification requests;
- Privacy policies and notices;
- Any other account or transaction information required by law, regulation, or contract to be provided to you in writing.

Your consent to this Policy constitutes your agreement to receive legally required remittance transfer disclosures electronically.

2. HOW WE DELIVER COMMUNICATIONS

Palla will deliver Communications to you through one or more of the following channels:

- Website - Posted at www.palla.com or such other URL as Palla designates. Used for policy updates, legal notices, and privacy notices.
- Email - Sent to your primary email address on file with Palla. Used for account notices, transaction receipts, and error resolution communications.
- In-App Notification - Displayed within the Palla Mobile App or web application. Used for transaction confirmations, alerts, and KYC status updates.
- SMS / Text Message - Sent to your registered mobile number (opt-in required). Used for real-time transaction alerts and verification codes.

You will be notified when a Communication pertaining to your account is available. It is your responsibility to check all channels above on a regular basis.

SMS communications are subject to message and data rates from your wireless carrier. You may opt out of SMS notifications at any time by replying STOP to any Palla SMS message, without affecting your consent to receive Communications via other channels.

3. HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain electronic Communications from Palla, your device must meet the following minimum requirements:

- Mobile Device: iOS version 14.0 or higher, or Android version 8.0 or higher.
- Desktop / Laptop: A current web browser with cookies enabled.
- PDF Viewer: Software capable of opening and displaying PDF files (e.g., Adobe Acrobat Reader 8.0 or higher).
- Email Account: A valid, active email address that you regularly monitor.
- Storage: Sufficient storage space to save or print Communications for your records.
- Internet Connection: An active internet connection.

Palla will notify you if changes to these requirements create a material risk that you would be unable to access or retain your Communications. Your continued use of the Services after such notification constitutes reaffirmation of your consent and confirmation that your device meets the updated requirements.

You may print or save a copy of any Communication for your records. Some Communications may not remain accessible online indefinitely. We recommend saving or printing important documents upon receipt.

4. KEEPING YOUR CONTACT INFORMATION CURRENT

It is your sole responsibility to maintain a true, accurate, and complete email address, mobile phone number, and mailing address in your Palla account profile. Palla will be deemed to have provided any Communication to you if it is sent to the contact information most recently on file, regardless of whether you actually receive it.

You may update your contact information at any time by contacting Palla Customer Support at support@palla.app.

If your email address becomes invalid and Communications sent by Palla are returned undeliverable, Palla may suspend your ability to initiate transactions until a valid, functioning email address is provided.

Spam Filters: If you use a spam filter or email routing tool that blocks messages from senders not in your contact list, you must add the following Palla email domains to your approved sender list: @palla.app and @palla.com. Palla accepts no liability for non-receipt of Communications resulting from third-party email filters.

5. REQUESTING PAPER COPIES

After consenting to receive Communications electronically, you may request a paper copy of any Communication Palla has previously provided. Requests must be made within 180 days of the date the Communication was made available to you. There is no fee for requesting paper copies.

To request a paper copy, contact Palla at: Attn: Customer Service 8950 SW 74th Court, Suite 2201 PMB A132, Miami, FL 33156

Paper copies will be mailed to the street address on file in your Palla account profile. Requesting a paper copy does not constitute withdrawal of your consent to receive future Communications electronically.

6. RIGHT TO WITHDRAW CONSENT

You may withdraw your consent to receive electronic Communications at any time, without fee, by notifying Palla in writing via mail or email at the contact information. Your withdrawal will take effect after Palla has had a reasonable opportunity to process your request.

IMPORTANT - Consequences of Withdrawing Consent:

- Service Restriction - Palla may restrict or suspend your access to the Services, as the platform is designed for electronic delivery of all legally required disclosures.
- Account Closure - Palla reserves the right to close your account following withdrawal of consent.
- Prior Communications Unaffected - Withdrawal does not affect the legal validity or enforceability of any Communications already delivered electronically.
- Re-Enrollment - If you wish to reactivate your account after withdrawing consent, you must re-consent to electronic delivery by contacting Customer Support.