

**PLAID INC.**  
**MASTER SERVICES AGREEMENT**

This Master Services Agreement (the “Agreement”) is entered into on July 20, 2026 (the “Effective Date”) between Plaid Inc. (f.k.a. Plaid Technologies, Inc.), a Delaware corporation with a principal place of business located at 1098 Harrison Street, San Francisco, CA 94103 (“Plaid”) and DOAR LLC (the “Client”). The parties hereby agree as follows:

**1. ACCESS RIGHTS; RESTRICTIONS**

1.1 *Access.* Subject to the Client’s compliance with the terms and conditions of this Agreement, Plaid hereby agrees that during the applicable term of an order form or pricing schedule entered into under this Agreement (each, an “Order”), the Client has the non-exclusive right to: (i) internally use the package of application programming interface materials provided by Plaid (the “API Package”) solely as necessary to make an application owned and operated by the Client, which application is described in such Order or otherwise approved by Plaid in writing (the “Client Application”) interoperate with the Plaid services described on [www.plaid.com](http://www.plaid.com) (collectively with the API Package, the “Services”), (ii) use the Services in such Client Application provided to end users (consumers or businesses) (the “End Users”) for the use case permitted by Plaid in writing, including, but not limited to, as set forth in the applicable Order or in the Plaid dashboard, and (iii) use the End User information and data provided via the Services (collectively, the “Output”) solely in such Client Application for such use case. All use of the Services and Output must be only as provided in this Agreement, only in accordance with Plaid’s applicable technical user documentation and subject to the applicable use case, Client Application, and business unit restrictions (if any).

1.2 *Restrictions.* Client will not, and will not enable or assist any third-party to: (i) attempt to reverse engineer (except as permitted by law), decompile, disassemble, or otherwise attempt to discover the source code, object code, or underlying structure, ideas, or algorithms of the Services; (ii) modify, translate, or create derivative works based on the Services; (iii) make the Services or Output (or any derivative work thereof) available to, or use the Services or Output (or any derivative work thereof) for the benefit of anyone other than Client or End Users; (iv) sell, resell, license, sublicense, distribute, rent or lease any Services or Output to any third-party, or include any Services or Output (or any derivative work thereof) in a service bureau, time-sharing, or equivalent offering; (v) publicly disseminate or disclose information from any source regarding the performance of the Services or Output; or (vi) attempt to create a substitute or similar service through use of, or access to, the Services or Output. Client will use the Services and Output only in accordance with (a) the rights granted hereunder, (b) the Plaid developer policies (available at [www.plaid.com/legal](http://www.plaid.com/legal)), and (c) any agreements between Client and End Users (for clarity, including any privacy policy or statement). Notwithstanding anything to the contrary, the Client accepts and assumes all responsibility for complying with all applicable laws and regulations in connection with all of Client’s activities involving any Services, Output, or End User data. In addition, Client acknowledges and agrees that Plaid is neither a “consumer reporting agency” nor a “furnisher” of information to consumer reporting agencies under the Fair Credit Reporting Act (“FCRA”) and the Output is not a “consumer report” under the FCRA and cannot be used as or in such. Client represents and warrants that it will not, and will not permit or enable any third-party to, use the Services (including Output) as a or as part of a “consumer report” as that term is defined in the FCRA or otherwise use the Services (including Output) such that the Services (including Output) would be deemed “consumer reports” under the FCRA. Client will comply with Schedule 1 (Addendum to Master Services Agreement) and the provisions set forth in any product-specific exhibit, addendum, or other document attached to, or otherwise entered into under, this Agreement.

1.3 *Ownership.* Except for the rights expressly granted under this Section 1, Plaid reserves and retains all right, title, and interest in and to the Services which includes but is not limited to the API Package and any related Output (except for raw End User data, which belongs to the End User), software, products, works, and other intellectual property created, used, or provided by Plaid for the purposes of this Agreement. To the extent the Client provides Plaid with any feedback relating to the Services (including, without limitation, feedback related to usability, performance, interactivity, bug reports and test

results) ("Feedback"), Plaid will own all right, title and interest in and to such Feedback (and the Client hereby makes all assignments necessary to achieve such ownership).

1.4 *Privacy and Authorizations.* Client acknowledges that Plaid may process End User data consistent with Plaid's privacy policy (available at <https://plaid.com/legal/#end-user-privacy-policy>). Client will not (i) make representations or other statements with respect to End User data that are contrary to or otherwise inconsistent with Plaid's privacy policy or (ii) interfere with any independent efforts by Plaid to provide End User notice or obtain End User consent.

1.5 *Permitted Users.* Client may permit its employees, affiliates, agents, contractors and service providers to access the Services and Output on Client's behalf ("Permitted Users"), provided that Client remains responsible for their compliance with all of the terms and conditions of the Agreement (including without limitation terms relating to use of Services and Output) and ensures that any such Permitted User uses the Output and Services for the sole benefit of Client and solely to perform the services expressly requested by Client. Client is responsible under Section 2 (Payments) of the Agreement for any fees or charges incurred by its Permitted Users in their use of the Services. If Client enables any third parties as Permitted Users, Client (and not Plaid) remains solely responsible for its relationships with such third parties and for any related billing matters, technical support, or disputes

1.6 *Client Affiliates.* Client Affiliates may enter into Orders under this Agreement following each such Client Affiliate's completion of Plaid's compliance review as confirmed by Plaid in writing in each instance; provided that, notwithstanding anything to the contrary in this Agreement, Client will remain responsible for, and will ensure, each Client Affiliate's compliance with all of the terms and conditions of such Orders and this Agreement as if each Client Affiliate was Client. For clarity, the immediately prior sentence does not disclaim or limit any liability or obligation of any Client Affiliate under this Agreement or an applicable Order, which will apply to each Client Affiliate as if such Client Affiliate was Client. "Client Affiliate" means any entity that is owned by, controlling, controlled by, or under common control with Client as of or after the Effective Date, and as used in this Section 1.6 (Client Affiliates) "control" means the power of an entity to direct the management and policies of another entity. For the avoidance of doubt, the benefits of any Order will extend solely to Client or the Client Affiliate(s) named as Services recipients in such Order.

## **2. PAYMENTS**

Client will pay Plaid for the Services as set forth in each Order entered into under this Agreement (the "Payments"). Unless otherwise specified in an Order, Payments must be made within fifteen (15) days from the date of Plaid's invoice. Unpaid invoices are subject to a finance charge of 1.5% per month or the maximum permitted by law, whichever is lower, plus all reasonable expenses of collection. The Client will be responsible for all (i) taxes associated with Services other than taxes based on Plaid's net income and (ii) Plaid's costs of collection in the event of the Client's delinquent payment. All Payments made are non-refundable, non-cancellable, and not subject to set-off.

## **3. TERM; TERMINATION**

3.1 *Term of Agreement.* This Agreement will commence on the Effective Date and will continue in effect unless terminated in accordance with this Agreement. On the effective date of termination of this Agreement, all issued Orders under the Agreement will also terminate unless otherwise agreed by Plaid and the Client.

3.2 *Term of Orders.* Unless otherwise specified in the Order, (i) each Order will have a term of twelve (12) months (an "Initial Term") beginning on the effective date of such Order; (ii) after the Initial Term, such Order will automatically renew for twelve (12) month periods (each a "Renewal Term") unless either party provides the other party with at least sixty (60) days' written notice prior to the end of the Initial Term or the then-current Renewal Term; and (iii) Plaid may revise its rates for the following Renewal Term by providing Client with at least seventy-five (75) days' written notice prior to the end of the then-current Initial Term or Renewal Term. In addition, notwithstanding anything to the contrary in this Agreement and without limiting the foregoing in this Section 3.2, Plaid may revise the unit rates set forth in an Order at any time upon thirty (30) days' written notice to Client (email notice to Client's dashboard account email address sufficing) to account for inflation; provided that any such revision will not exceed

the increase in the U.S. Department of Labor, Consumer Price Index for All Urban Consumers non-seasonally adjusted (CPI) for the most recently available twelve (12) month period preceding such Plaid notice.

### 3.3 Termination.

- (i) *For Cause.* Either party may terminate this Agreement and any applicable Orders in the event the other party materially breaches the terms of this Agreement or any Order and fails to cure such breach within ten (10) days from receipt of written notice thereof. In addition, Plaid may immediately suspend the Services in the event it reasonably determines or believes that (a) there is unauthorized access to the Services via Client's account, (b) continued provision of the Services may do material harm to Plaid or its networks or systems or reputation or subject Plaid to liability, or (c) Client materially breached Section 1 or 2 of this Agreement. For clarity, notice of termination for an Order shall not be construed to be notice of termination for this Agreement or for any other Order.
- (ii) *For Convenience.* If there are no active Orders, either party may terminate this Agreement for any reason and without cause upon at least thirty (30) days' prior written notice to the other party; provided that such right to terminate will not apply prior to the commencement of the initial Order.
- (iii) *Effect of Termination.* Upon termination of an Order, all rights granted to Client with respect to such Order will terminate and Client will make no further use of the terminated Services or the applicable API Package (copies of which will be immediately returned to Plaid or destroyed). Except for Section 1.1 with respect to any terminated Order, all provisions of this Agreement will survive any termination of this Agreement or any Order hereunder.

## 4. CONFIDENTIALITY

During the term of this Agreement, each party (a "Disclosing Party") may disclose, under this Agreement, to the other party (a "Receiving Party") confidential and/or proprietary materials and information of the Disclosing Party ("Confidential Information"). All materials and information disclosed by Disclosing Party to Receiving Party under this Agreement and identified at the time of disclosure as "Confidential" or bearing a similar legend, and all such other information that the Receiving Party reasonably should have known was the Confidential Information of the Disclosing Party, will be considered Confidential Information; for the avoidance of doubt, the Services, all pricing information and terms of this Agreement, are Confidential Information of Plaid. Receiving Party will maintain the confidentiality of the Confidential Information and will not disclose such information to any third-party without the prior written consent of the Disclosing Party. Receiving Party will only use the Confidential Information internally for the purposes contemplated under this Agreement. The obligations in this Section 4 will not apply to any information that: (i) is made generally available to the public without breach of this Agreement, (ii) is developed by the Receiving Party independently from the Disclosing Party's Confidential Information, (iii) is disclosed to Receiving Party by a third-party without restriction, or (iv) was in the Receiving Party's lawful possession prior to the disclosure to the Receiving Party and was not obtained by the Receiving Party either directly or indirectly from the Disclosing Party. Receiving Party may disclose Confidential Information as required by law or court order; provided that, Receiving Party provides Disclosing Party with prompt written notice thereof and uses its best efforts to limit disclosure. At any time, upon Disclosing Party's request, Receiving Party will return to Disclosing Party all Disclosing Party's Confidential Information in its possession, including, without limitation, all copies and extracts thereof. Notwithstanding the foregoing, (a) Receiving Party may disclose Confidential Information to any third-party to the limited extent necessary to exercise its rights, or perform its obligations, under this Agreement, or to any prospective acquirer of Receiving Party; provided that, all such third parties are bound in writing by obligations of confidentiality and non-use at least as protective of the Disclosing Party's Confidential Information as this Agreement and (b) all Feedback and the API Package will be solely Plaid's "Confidential Information."

## 5. INDEMNITY

The Client will defend, indemnify and hold Plaid harmless from and against all third-party claims, actions, proceedings, regulatory investigations, damages, losses, judgments, settlements, costs and expenses

(including reasonable attorneys' fees), arising from or in connection with: (i) Client breach of any laws or regulations (including with respect to privacy); (ii) Client's or any Permitted User's use of the Services and Output; or (iii) Client's violation of any agreements it has with any End User.

## **6. WARRANTY; DISCLAIMER**

THE SERVICES ARE PROVIDED "AS IS." TO THE FULLEST EXTENT PERMITTED BY LAW, NEITHER PLAID NOR ITS AFFILIATES, SUPPLIERS, LICENSORS, AND DISTRIBUTORS MAKE ANY WARRANTY OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR ANY WARRANTY THAT THE SERVICES ARE FREE FROM DEFECTS. PLAID DOES NOT MAKE ANY WARRANTY AS TO THE OUTPUT THAT MAY BE OBTAINED FROM USE OF THE SERVICES. TO THE EXTENT CLIENT USES ANY PLAID PRODUCTS, SERVICES, FEATURES OR FUNCTIONS DESIGNATED AS ALPHA, BETA, TRIAL, LIMITED RELEASE, NON-PRODUCTION, OR BY ANOTHER DESCRIPTION OF SIMILAR IMPORT ("NON-GA PRODUCTS & FEATURES"), CLIENT ACKNOWLEDGES AND AGREES THAT SUCH NON-GA PRODUCTS & FEATURES ARE BEING PROVIDED FOR EVALUATION PURPOSES ONLY, MAY BE SUBJECT TO ADDITIONAL TERMS, AND ARE PROVIDED SOLELY AND EXCLUSIVELY "AS IS" WITH NO EXPRESS OR IMPLIED WARRANTY OR INDEMNITY OF ANY KIND. PLAID MAY DISCONTINUE THE NON-GA PRODUCTS & FEATURES AT ANY TIME IN ITS SOLE DISCRETION, AND PLAID DOES NOT PROMISE OR REPRESENT THAT NON-GA PRODUCTS & FEATURES WILL BE MADE GENERALLY AVAILABLE.

## **7. LIMITATION OF LIABILITY**

TO THE FULLEST EXTENT PERMITTED BY LAW, NEITHER PLAID NOR ITS AFFILIATES, SUPPLIERS, LICENSORS, AND DISTRIBUTORS WILL BE LIABLE UNDER THIS AGREEMENT FOR ANY: (A) INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES; (B) LOSS, ERROR, OR INTERRUPTION OF USE OR DATA (IN EACH CASE, WHETHER DIRECT OR INDIRECT); OR (C) COST OF COVER OR LOSS OF BUSINESS, REVENUES, OR PROFITS (IN EACH CASE WHETHER DIRECT OR INDIRECT), EVEN IF THE PARTY KNEW OR SHOULD HAVE KNOWN THAT SUCH DAMAGES WERE POSSIBLE AND EVEN IF A REMEDY FAILS OF ITS ESSENTIAL PURPOSE. TO THE FULLEST EXTENT PERMITTED BY LAW, PLAID'S AGGREGATE LIABILITY IN CONNECTION WITH EACH ORDER (INCLUDING ALL LIABILITY UNDER THIS AGREEMENT THAT ARISES AS A RESULT OF SUCH ORDER) WILL NOT EXCEED THE AMOUNT PAID OR PAYABLE BY CLIENT TO PLAID UNDER SUCH ORDER DURING THE SIX (6) MONTH PERIOD PRIOR TO THE EVENT GIVING RISE TO LIABILITY (PROVIDED THAT, IF NO FEES ARE PAID OR PAYABLE, SUCH AMOUNTS WILL BE LIMITED TO ONE HUNDRED DOLLARS (US\$100.00)).

## **8. MISCELLANEOUS**

If any provision of this Agreement is found to be unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary so that this Agreement will otherwise remain in full force and effect and enforceable. This Agreement is not assignable or transferable by Client except with Plaid's prior written consent; provided, however, that Client may, upon prior written notice to Plaid, transfer and assign its rights and obligations under this Agreement to an affiliate or in connection with a merger, acquisition, corporate reorganization, or sale of all or substantially all of its assets to which this Agreement relates. If such a transfer or assignment is made in favor of a direct competitor of Plaid, then Plaid may terminate this Agreement upon written notice to Client. Plaid may freely assign this Agreement. All exhibits, addenda, Orders, and other documents attached to, or otherwise entered into under, this Agreement are incorporated into and made a part of this Agreement, and references to the "Agreement" include such documents. This Agreement is the complete and exclusive statement of the mutual understanding of the parties and supersedes and cancels all previous written and oral agreements, communications, and other understandings relating to the subject matter of this Agreement, and all waivers and modifications must be in a writing signed by both parties, except as otherwise provided

herein. No agency, partnership, joint venture, or employment is created as a result of this Agreement. Plaid's notice address is as follows: Plaid Inc., P.O. Box 7775 #35278, San Francisco, CA 94120, Attn: Legal; with a copy (which does not constitute notice) to legalnotices@plaid.com. Any notices in connection with this Agreement will be in writing and sent by first class mail, confirmed facsimile or major commercial rapid delivery courier service to the address specified above (or such other address as may be properly specified by written notice hereunder). Email notice will be permitted by Plaid if sent to the Client's dashboard account email address. Any delay in or failure of performance by either party under this Agreement will not be considered a breach of this Agreement and will be excused to the extent caused by any occurrence beyond the reasonable control of such party including, but not limited to, acts of God, power outages, governmental actions and requirements, and the acts and omissions of Plaid's data suppliers. During the term of this Agreement, upon prior written consent of Client, (a) Client agrees to participate in case studies and other similar marketing efforts reasonably requested by Plaid; (b) Plaid may disclose that Client is a Plaid customer to third parties; and (c) Plaid may include on and in Plaid's website, case studies, marketing materials, and conference presentations and other speaking opportunities, Client's testimonials and other feedback regarding the Services, name, website URL, use case, and logo and other marks. Upon request from Client, Plaid will promptly stop making the disclosure and use described in the foregoing sentence except to the extent already included in any then-existing materials. This Agreement will be governed by the laws of the State of California, without regard to the conflict of law provisions thereof. The application of 1980 United Nations Convention on Contracts for the International Sale of Goods is expressly excluded. Except for claims for injunctive or equitable relief or claims regarding intellectual property rights (which may be brought in any competent court), any dispute arising under this Agreement will be finally settled in accordance with the Comprehensive Arbitration Rules of the Judicial Arbitration and Mediation Service, Inc. ("JAMS") by a panel of three arbitrators appointed in accordance with such Rules. The arbitration will take place in San Francisco, California, USA, in the English language and the arbitral decision may be enforced in any court. With respect to all disputes arising in relation to this Agreement, but not subject to the preceding arbitration provision, the parties consent to exclusive jurisdiction and venue in the state and federal courts located in San Francisco, California.

Accepted and agreed by the authorized representatives of each party:

PLAID INC.

By:  Signed by:  
D1516B628FA740D...

Name: Jill Carlson

Title: Sales Lead. SMB

Date: 20-Jul-2026

DOAR LLC

By:  Firmado por:  
91AF779340064DA...

Name: Richard Alfredo Peña Pozo

Title: Founder & CEO

Date: 20-Jul.-2026

## SCHEDULE 1

### Addendum to Master Services Agreement

Effective as of the Effective Date, this Addendum to Master Services Agreement (“**Addendum**”) is hereby incorporated in and expressly made a part of the Agreement. Through the Services, Client may have access to information about or of End Users provided to Plaid by a bank, financial institution, or other data source (each, as designated by Plaid, “**FI**”, and such information, the “**End User Data**”).

#### 1. End User Data.

- a. End User Consents. Client will provide all notices and obtain all express consents from each End User as required under applicable laws in connection with Client’s use, storage and other processing of any End User Data (such notices and consents, the “**Express Consents**”). Express Consents will: (a) be clear and conspicuous; (b) generally specify the categories of End User Data that Client will receive and how Client will use, store and otherwise process it; (c) be valid, enforceable, and expressly accepted by each End User; (d) identify any and all third parties or categories of third parties to whom Client may provide End User Data for processing; (e) specify how End Users may exercise their right to revoke their Express Consent; and (f) include any other required disclosures under applicable laws. Client will maintain records (which may include technical logs, screenshots, versions of Express Consents obtained) to demonstrate its compliance with this Section 1(a) and will promptly provide such records to Plaid upon request.
- b. Scope of Access. Client will only access End User Data for which it has obtained Express Consents from the End User for the use case reviewed and permitted by Plaid in writing that is consented to by the applicable End User (such use case, the “**Permitted Use Case**”). Key factors Plaid will consider during its review include whether the use case is appropriate and useful to provide the End User with the Client Application that the End User has enrolled in, whether the Client Application provides a direct benefit to the End User, and whether the use case directly supports the development of new or improved product features for the benefit of End Users, and the jurisdiction(s) in which the Client operates and/or stores End User Data. If Client possesses End User Data that exceeds the scope of the End User’s Express Consents, Client will use industry-standard means to permanently and securely delete (“**Delete**”) such End User Data. If Client becomes aware that any data it receives from Plaid does not relate to the End User that Client originally requested End User Data for, Client will promptly notify Plaid and will Delete such data.
- c. Data Use. Client will use, store and otherwise process End User Data solely in accordance with the End User’s Express Consents and applicable laws.
- d. Data Disclosure. Client will not disclose, transfer, syndicate or distribute End User Data to any third party (including its Permitted Users) (“**Data Sharing**”) except in each case with the End User’s Express Consents and in accordance with applicable laws. Notwithstanding anything to the contrary, Client will not sell End User Data.
- e. Data Deletion. Client will promptly Delete any End User Data upon request by the applicable End User; provided that Client may retain copies of End User Data solely to the extent required by applicable laws.
- f. No Attribution. Client will not charge End Users any fees attributable to an FI for (a) access to its End User Data or (b) use of End User’s account with an FI in connection with the Client Application. In addition, Client will not suggest or imply a partnership, sponsorship, or other relationship with an FI based on Client’s receipt of End User Data under the Agreement or this Addendum.
- g. No Other Access. Client will only access End User Data through the Services or another manner that uses the FI’s authorized APIs. Client will not “screen scrape” data from FIs or collect an End User’s

log-on credentials for FI accounts, and will not otherwise knowingly obtain from a third party End User data that was originally sourced through screen scraping. Client will immediately Delete any such End User log-on credentials in its possession. Client will maintain records to demonstrate compliance with this Section 1(g) and will provide them to Plaid upon request.

## 2. Client Obligations.

- a. Compliance with Laws. Client will comply with all applicable privacy, security and other laws, including, as applicable, the Gramm-Leach-Bliley Act, the California Consumer Privacy Act, and all other laws relating to End User Data. Client will not use, store, disclose, or otherwise process any End User Data for any purpose not permitted under applicable laws. For the avoidance of doubt, Client acknowledges that Section 1033 of the Dodd-Frank Act may include obligations on Client relating to processing, handling, and protecting End User Data. Client will maintain a program designed to ensure compliance with applicable laws, including appropriately training Client personnel.
- b. Information Security Program. Client will maintain a comprehensive written information security program approved by its senior management ("**Infosec Program**"). The Infosec Program will include administrative, technical and physical measures designed to: (a) ensure the security of End User Data, (b) protect against unauthorized access to or use of End User Data and anticipated threats and hazards to End User Data and (c) ensure the proper disposal of End User Data. The Infosec Program will be appropriate to Client's risk profile and activities, the nature of the Client Application, and the nature of the End User Data received by Client. In any event, the Infosec Program will meet or exceed applicable control objectives captured in industry standards and best practices such as AICPA Trust Service Criteria for Security, NIST 800-53, or ISO 27002 and will comply with applicable laws. Client will use up-to-date antivirus software and anti-malware tools designed to prevent viruses, malware and other malicious code in the Client Application or on Client's systems.
- c. Security Breach Obligations. Client will promptly notify Plaid (and in no event after more than 12 hours) upon becoming aware of any Security Breach, providing a description of all known facts, the types of End Users affected, and any other information that Plaid may reasonably request. Client will reasonably cooperate with Plaid in investigating and remediating Security Breaches. Client will be responsible for the costs of investigating, mitigating, and remediating the Security Breach, including costs of credit monitoring, call centers, support, and other customary or legally required remediation. "**Security Breach**" means any event that compromises the Client Application or Client's systems or that does or reasonably could compromise the security, integrity or confidentiality of End User Data or result in its unauthorized use, disclosure or loss.
- d. FI Confidential Information. If Plaid discloses to Client any confidential or proprietary materials of an FI (such materials, "**FI Confidential Information**"), such materials will be subject to the same obligations that apply to Plaid's Confidential Information under the Agreement. FI Confidential Information will also be subject to the same obligations as End User Data under this Section 2 (Client Obligations) of this Addendum. Client will promptly Delete FI Confidential Information in its possession upon Plaid's request and will provide a written certification regarding such Deletion.
- e. Oversight and Cooperation. Client will promptly provide all reasonably necessary information and cooperation requested by Plaid, an FI, or any entity with examination, supervision, or other legal or regulatory authority over Plaid or an FI. In the event that Plaid has a good faith reason to believe that Client is not in material compliance with this Addendum, Plaid will notify Client and, at Plaid's option, Client will promptly provide sufficient documentation to demonstrate such material compliance or submit to a third-party audit by a firm selected from a Plaid-approved list of audit firms to verify such compliance. Plaid and FIs may also conduct technical or operational assessments of Client, which will be subject to advance notice and will not occur more than once per year unless legally required and materially different in scope from a preceding audit.
- f. Information Sharing. Where required by an FI and to the extent relevant to a Client's access or use of End User Data from that FI, Plaid may share with such FI certain information related to Client's



compliance with this Addendum, including with respect to Client's InfoSec Program. Plaid will request that such FI treat any such information in a confidential manner.

g. **Insurance.** Client will maintain insurance coverage appropriate to Client's risk profile and activities, the nature of the Client Application, and the nature of the End User Data received by Client; provided that such coverage will be no less than industry standard and will include cybersecurity liability insurance.

h. **Access Frequency.** Client will comply with any guidelines provided by Plaid regarding Client's frequency of "batch" pulls of End User Data. Plaid may enforce such guidelines in accordance with its standard practices, which may include throttling, suspension or termination of Client's access.

i. **Client Marks License.** Client hereby grants to Plaid and each FI (and each of their third-party service providers) the non-exclusive and non-transferable right and license to use Client's trademarks and service marks solely in connection with consent management activities, including use associated with End User facing consent management portals operated by Plaid or an FI.

3. **Suspension.** Plaid may suspend or terminate Client's access to the Services or End User Data, in whole or in part, if it believes Client has breached this Addendum or where Client's use of the Services or End User Data could violate or give rise to liability under any Plaid agreement (including Plaid's agreement with any FI) or pose a risk of harm, including reputational harm, to any End User, FI, the Services, or Plaid and its affiliates. In addition, an FI may suspend Client's access to End User Data with respect to such FI.

4. **Indemnity.** Client will indemnify, defend and hold harmless each FI, Plaid, and the affiliates of each of the foregoing from any claims, actions, suits, demands, losses, liabilities, damages (including taxes), costs and expenses arising from or in connection with: (a) any Security Breach resulting in unauthorized disclosure of End User Data or (b) Client's unauthorized or improper use of End User Data (including any unauthorized Data Sharing, transmission, access, display, storage or loss). This Section 4 is not subject to any limitation of liabilities set forth in the Agreement. Each FI is a third-party beneficiary of this Section 4.

5. **Modifications.** Client acknowledges that continued access to End User Data provided by certain FIs may require modifications to this Addendum, and Client will accept such modifications to continue accessing or using the Services with respect to such FIs. Plaid will use commercially reasonable efforts to notify Client of the modifications and the effective date of such modifications through communications via Client's account, email, or other means. If Client objects to the modifications, its exclusive remedy is to cease any and all access and use of the Services as it relates to such FI(s). Continued access or use of such Services after the effective date of such modifications to this Addendum will constitute Client's acceptance of such modifications.

6. **Miscellaneous.** In the event of a conflict with the Agreement, the terms and conditions of this Addendum will govern and prevail. Capitalized terms used in this Addendum and not otherwise defined will have the meanings ascribed to them in the Agreement. All provisions of this Addendum will remain in force in the event of this Addendum's or the Agreement's termination or expiration.

1.





Plaid Inc.  
1098 Harrison St.  
  
San Francisco, CA 94103

Order Form Valid through 7/31/2026  
Proposed by: Delma Rivera Leal  
Order Form Number Q-57390

Prepared For:  
Client Name: DOAR LLC  
Contact: Richard Alfredo Pena Pozo  
  
Email: manager@doar.tech  
Address: Ponce de Leon Blvd, Suite 904  
City: Coral Gables  
  
ZIP or Postal Code: 33134  
State or Province: Florida  
Country: United States

Bill To:  
Client Name: DOAR LLC  
Primary Billing Contact: Richard Alfredo Pena Pozo  
Primary Billing Email: manager@doar.tech  
Primary Billing Phone:  
Address: Ponce de Leon Blvd, Suite 904  
City: Coral Gables  
ZIP or Postal Code: 33134  
Client State or Province: Florida  
Client Country: United States  
VAT ID (EU or UK only):  
PO # (if required):

#### Order Form Details:

Order Form Start Date: 10/1/2026  
Order Form End Date: 9/30/2027  
Contract Length Months: 12

Payment Terms: Net 15 Days  
Billing Frequency: Monthly  
Currency: USD

#### API Services

| Product Name | Product Description                                                             | Fee Structure                   | Net Unit Price |
|--------------|---------------------------------------------------------------------------------|---------------------------------|----------------|
| Auth         | Authenticate bank accounts                                                      | Per successful Auth request     | USD 1.330      |
| Identity     | Retrieve a user's name and contact information from their financial institution | Per successful Identity request | USD 1.330      |
| Balance      | Verify real-time account balances                                               | Per successful Balance request  | USD 0.090      |

Except as otherwise expressly set forth in this Order Form, fees will be billed monthly, in arrears, on or after the first day of each month for the API Services consumed during the preceding month.

#### API Services Commitment [Monthly]

**USD 2,500.00**

The "API Services Commitment [Monthly]" is a minimum monthly fee for the API Services that will apply throughout the term of this Order Form regardless of whether Client uses the API Services. Each month during the term of this Order Form, Client will be responsible for the greater of (i) the API Services Commitment [Monthly] fee and (ii) the volume of API Services consumed at their corresponding net unit pricing, except as otherwise expressly set forth in this Order Form.

#### Platform Support Commitment - Basic - [Monthly]

**USD 1,000**

The "Platform Support Commitment" is a monthly fee for the applicable support services offered under this Order Form that applies throughout the term of this Order Form regardless of whether Client uses the API Services.

Plaid will provide the following support for the Services set forth above, to the extent and in the manner described in the Platform Support Addendum attached hereto:

- 24/7 access to Plaid support dashboard, docs, and ticketing;

- Support team availability and response time commitments from 9am-5pm PST for applicable service issues (i.e., Incident Severity 1, Incident Severity 2, and Incident Severity 3);
- Upkeep/maintenance of Plaid APIs;
- Monitoring, upkeep, and maintenance of Plaid's data access connections to financial institutions; and
- Access to shared services of the Plaid platform, including but not limited to Plaid Link, cross-product APIs, and Plaid-generated access tokens.
- A SAML-based Single Sign-On ("SSO") experience enabling Client's access to the Plaid dashboard through an identity provider selected by Client.

## Order Form Special Terms

This order form ("Order Form") is governed by, and forms a part of, the Master Services Agreement between Plaid Inc. (f.k.a. Plaid Technologies, Inc.) ("Plaid") and the client listed in this Order Form ("Client"), as amended (the "Agreement"). Capitalized terms used but not defined herein shall have the meanings ascribed to them in the Agreement.

**CPI Adjustment.** Plaid may revise the unit rates set forth in this Order Form at any time upon 30 days written notice to Client (email notice to Client's dashboard account email address sufficing) as needed to account for inflation, provided that any such revised unit rates will be capped at the increase in the U.S. Department of Labor, Consumer Price Index for All Urban Consumers non-seasonally adjusted (CPI) for the most recently available 12-month period preceding Plaid's notice.

**Reduced API Services [Monthly] Commitment.** Plaid will reduce the API Service Commitment [Monthly] under this Order Form for the first 8 months of the term of this Order Form, beginning on the Order Form Start Date listed above. This reduced API Service Commitment [Monthly] will be:

- 1st Month = \$1,600.00 per month
- 2nd Month = \$1,600.00 per month
- 3rd Month = \$1,600.00 per month
- 4th Month = \$1,600.00 per month
- 5th Month = \$2,000.00 per month
- 6th Month = \$2,000.00 per month
- 7th Month = \$2,000.00 per month
- 8th Month = \$2,000.00 per month

For the avoidance of doubt, commencing on Month 9 of the Order Form term, the API Service Commitment [Monthly] will revert to the full amount indicated in this Order Form.

Signature Block

Firmado por:  
  
 91AF779340064DA...

Richard Alfredo Peña 20-Jul.-2026

Client Name DOAR LLC  
 Name

Upon signature and submission to Plaid, this Order Form shall become legally binding unless this Order Form is rejected by Plaid for any of the following reasons: (1) the signatory does not have the authority to bind Client to this Order Form; (2) changes have been made to this Order Form (other than completion of the Bill To and the signature block); (3) the requested purchase order information or signature is incomplete or does not match our records of the rest of this Order Form; or (4) if the Order Form is marked or otherwise communicated by Plaid as a draft or pricing proposal. Committed products and services are non-cancelable before the Order Form End Date. Unless otherwise mutually agreed upon by the parties in writing, services not listed above will be billed at Plaid's standard rack rates, which are available upon request.

## **Platform Support Addendum**

### **Plaid Basic Service Levels**

Terms used but not defined in this Exhibit will be defined as set forth in the Agreement.

#### **1. General Support.**

1.1. Product Support. Client will provide Level 1 Support and Level 2 Support (as each is further described below within this Section 1) to End Users. Plaid will provide Level 3 Support (as further described below within this Section 1) to Client via the Plaid dashboard (dashboard.Plaid.com/support) and Plaid support personnel.

1.1.1. "Level 1 Support" means services provided by Client to an End User to review a symptoms-solutions database for known error resolutions; an attempt to provide an acceptable error resolution.

1.1.2. "Level 2 Support" means services provided by Client to an End User to perform an in-depth analysis of a suspected error; an attempt to recreate the error and to provide an acceptable error resolution.

1.1.3. "Level 3 Support" means services provided by Plaid support personnel to Client towards answering questions related to operational use of the Services and resolving errors in the Client Application that are determined to be, or are highly probable to be, the result of a defect caused by Plaid design or engineering or the result of a complex interaction between the Client Application and the Services that cannot be resolved by Client, and which errors require product engineering knowledge or expertise towards isolating and affecting a resolution.

#### **2. Basic Support.**

2.1. Severity Levels and Response Times. Following Client submitting a Ticket, Plaid's support team will use commercially reasonable efforts to provide to Client an Informative Response within the applicable response time described in Table A (Response Times) below.

2.1.1. "Business Hours" means the hours between 9:00AM and 5:00PM PST, Monday through Friday, excluding U.S. federally observed holidays.

2.1.2. "Incident Severity Ticket" means a Ticket reporting an error concerning Client's use of the Services that is either an Incident Severity Level 1, Incident Severity Level 2, or Incident Severity Level 3 (as defined in Table C (Severity Level Definitions) below, respectively).

2.1.3. "Informative Response" means a Plaid response to an Incident Severity Ticket that will include: (a) a classification of the error described in the applicable Incident Severity Ticket as either an Incident Severity Level 1, Incident Severity Level 2, or Incident Severity Level 3; (b) identification of the origin of the applicable error (i.e., as "Plaid" or "non-Plaid") to the extent known by Plaid's support personnel upon initial triage of such error; and (c) additional information known by Plaid's senior support team regarding the error described in the applicable Incident Severity Ticket upon initial triage of such error (e.g., the impacted Services and estimated time for resolution).

2.1.4. "Institution Success Rate" is defined as the sum of: (a) the number of Items that are successful; plus (b) the number of Items that are unsuccessful due to user errors, financial institution errors, or other errors outside of Plaid's control; divided by (c) the number of Item attempts by all Plaid end users across all applicable financial institutions.

2.1.5. "Item" means a Plaid end user's connection to a financial institution using the Services.

2.1.6. "Service Downtime" means the total number of one (1) minute periods in the applicable calendar month for which the Plaid's servers used to provide the Services to Client have a Service Success Rate below 90%.

2.1.7. "Service Success Rate" means the number of API requests successfully made to the applicable Services (i.e., requests whereby such Services are accessible, available, and perform according to their applicable technical specifications), divided by the total number of API requests attempted across all Plaid clients during the applicable period.

2.1.8. "Ticket" means a support case or ticket opened by Client on the Plaid dashboard to report an error concerning Client's use of the Services. For the avoidance of doubt, and notwithstanding anything to the contrary: (i) upon Plaid's reasonable assessment of the facts pertaining to each Ticket, Plaid may classify such Ticket (i.e., as an Incident Severity 1, Incident Severity 2, Incident Severity 3, or none of the foregoing); and (ii) the relevant terms of this Exhibit will apply in accordance with such classification.

| Table A: Response Times |                                                                                     |
|-------------------------|-------------------------------------------------------------------------------------|
| Severity Level          | Response Time                                                                       |
| Incident Severity 1     | Six (6) Business Hours from when the Incident Severity Ticket is received by Plaid. |
| Incident Severity 2     | Six (6) Business Hours from when the Incident Severity Ticket is received by Plaid. |
| Incident Severity 3     | Six (6) Business Hours from when the Incident Severity Ticket is received by Plaid. |

| Table B: Severity Level Definitions |                                                                                                                                       |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| Severity Level                      | Definition                                                                                                                            |
| Incident Severity 1                 | Service Downtime totaling ten (10) or more, with all one (1) minute periods comprising such Service Downtime occurring consecutively. |
| Incident Severity 2                 | A Services error resulting in an Institution Success Rate of 85% or less over a six (6) hour period.                                  |
| Incident Severity 3                 | A Services error resulting in an Institution Success Rate of more than 85% but less than 90% over a six (6) hour period.              |

2.2. Applicability of Response Times Credits. Response Times Credits will be applied against future payments due from Client to Plaid. The Response Times Credits will, as applicable, be Client's sole and exclusive remedy and Plaid's sole obligation in connection with Plaid breaches of this Section 2.

2.2.1. "Response Times Credit" means a dollar credit that Plaid may credit back to an eligible Client account, calculated by multiplying the applicable percentage set forth in the Response Times Credits column of Table C (Service Fee Credit Percentage) below (i.e., which percentage corresponds to the applicable (a) Severity Level, per the first column in Table C, and (b) description within the Response Failure column in Table C) by the monthly fees for the Basic Support paid by Client to Plaid pertaining to the affected calendar month (for clarity, excluding any one-time fees and fixed fees).

2.2.2. "Basic Support" means the support services described in this Section 2.

| Table C: Service Fee Credit Percentage |                                                                                                                                                                                                               |                        |
|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Severity Level                         | Response Failure                                                                                                                                                                                              | Response Times Credits |
| Incident Severity 1 or 2               | Four (4) Incident Severity 1 or Incident Severity 2 Tickets are not responded to (in accordance with this Section 2) within the applicable period specified in Table A during one (1) calendar month.         | 20%                    |
| Incident Severity 1 or 2               | Five (5) or more Incident Severity 1 or Incident Severity 2 Tickets are not responded to (in accordance with this Section 2) within the applicable period specified in Table A during one (1) calendar month. | 40%                    |
| Incident Severity 3                    | Greater than five (5) Incident Severity 3 Tickets are not responded to (in accordance with this Section 2) within the applicable period specified in Table A during one (1) calendar month.                   | 20%                    |

**3. Exclusions.** Notwithstanding anything to the contrary in this Exhibit or the Agreement, Plaid will have no responsibility or liability for or in connection with any errors, problems, unavailability, delays in response time, suspension, or termination of the Services, or any other performance issues that arise from: (i) Client's inability to receive data from the Services due to errors, problems, or unavailability of Plaid's data providers (e.g., financial institutions); (ii) use by End Users; (iii) inaccurate or missing information in Client's API call or an API call that is otherwise invalid; (iv) factors outside of Plaid's reasonable control, including but not limited to any force majeure event, Internet access issue, and related or similar problems; (v) Client's software or hardware; (vi) third party software or hardware; (vii) abuses or other activity that leads to a suspension or termination or violates the Agreement; or (viii) planned downtime or maintenance.

**4. Effectiveness of Obligations.** Notwithstanding anything to the contrary in this Exhibit or the Agreement, solely so long as the pricing for Basic Support effective as of the Effective Date via the applicable Order ("Basic Support Fee") remains effective: (i) Plaid will provide the Basic Support (and otherwise comply with Section 2 of this Exhibit); and (ii) Client will be eligible to receive Response Times Credits. For the avoidance of doubt, in the event that the Basic Support Fee becomes ineffective (e.g., due to Client electing not to continue its Basic Support Fee commitment in accordance with the applicable Order, or electing to renew the applicable Order neither with the Basic Support Fee intact nor with higher pricing for Basic Support replacing the Basic Support Fee), then as of the effective date of such change Section 2 of this Exhibit will no longer apply and Client will be ineligible to receive any Response Times Credits.