

EasySplit Loan Agreement

Last Updated: September 17, 2026

ALL DISPUTES ARISING OUT OF OR RELATING TO THIS EASYSPLIT LOAN AGREEMENT ARE GOVERNED BY, AND SUBJECT TO, THE ARBITRATION AGREEMENT, THE CLASS ACTION WAIVER, AND THE JURY TRIAL WAIVER SET FORTH IN SECTION 17 OF THE MASTER TERMS, INCLUDING YOUR RIGHT TO OPT OUT OF ARBITRATION AS DESCRIBED THEREIN. PLEASE REVIEW THE MASTER TERMS CAREFULLY, AS THEY AFFECT YOUR LEGAL RIGHTS.

This document outlines the terms and conditions under which this EasySplit Loan Agreement (“Agreement”) is made. The parties (each, a “Party” and collectively, “Parties”) to this Agreement are you and Kikoff Lending, LLC (“Kikoff Lending”, “we,” us”, or “our”). “You” and “your” means the borrower under this Agreement. This Agreement incorporates the Undo Terms of Services and the Kikoff Master Terms of Service.

1. Promise to Pay

You promise to pay the amount displayed in the Kikoff mobile application (“App”) to Kikoff. You understand that this Agreement may be assigned.

2. Terms

Your Agreement begins when Kikoff disburses funds to you and ends once your EasySplit amount has been repaid in full as set forth in Section 3. You will pay all amounts outstanding on your Agreement no later than the end of the scheduled term. This Agreement involves no interest or finance charges.

3. Payments

You are obligated to repay this Agreement in full. You agree to repay the full amount of each EasySplit to Kikoff Lending in four (4) equal installments, each equal to twenty-five percent (25%) of the EasySplit amount. If you paid an Expedited Delivery Fee, that fee is divided in four equal portions and each portion is added to the amount of each of your four installments. This fee is not imposed as a condition of credit, is not retained by us as a charge for your loan, and is separately governed by the Undo Agreement.

The first installment is due fourteen (14) days after the date we initiate the transfer of your EasySplit, and each remaining installment is due every fourteen (14) days thereafter, with the fourth and final installment due fifty-six (56) days — eight (8) weeks — after that date. Your exact installment amounts and due dates will be disclosed to you in the App and will remain available to you in the App at any time.

The total amount you repay for an EasySplit Plan is equal to the amount of the EasySplit you received. If the EasySplit is not evenly divisible by four, the first three installments will be rounded to the nearest cent and the final installment will be adjusted by less than four cents so that the total you repay equals the EasySplit amount exactly. If an installment due date falls on a weekend or bank holiday, your payment will be due on the next business day.

4. Application of Payments

Because this Loan Agreement is non-interest bearing, payments are wholly allocated to the principal.

Underpayment: If an early payment is less than the amount of the next scheduled installment, then you must pay the difference on or before the corresponding installment due date.

Overpayment: You can pay more than your scheduled installment amount, but you cannot pay more than the total amount you owe under your current EasySplit Plan. If you pay more than the amount due on your next scheduled installment amount, we apply the extra money in this order: (1) any late fees you owe; (2) any installment payment that is past due; and then (3) your principal.

Applying an overpayment this way may reduce the amount of one or more of your remaining installments, and may eliminate an installment entirely if the extra amount covers it in full. Paying early or paying extra does not change the total amount you owe under this Agreement.

5. Late Fee

If a required payment is late, you may be charged up to \$1.75 per late payment, subject to applicable law.

6. Payment Methods

You will make your payments, using one of the methods made available to you by us. See the available payment methods in the [Undo Terms of Service](#).

7. Returned/Unsuccessful Payment(s)

If you attempt to make a payment, whether by automated withdrawal from an account designated by you or by other means, and the payment is unsuccessful or returned for any reason, we will not charge you any fees (except applicable late fees). However, you understand that your financial or banking institution may charge you a fee for a returned or unsuccessful payment. We will not be held responsible for any fees assessed by your financial or banking institution for returned or unsuccessful payments.

8. Your Right to Prepay

You may prepay all or any part of each EasySplit installment at any time before it is due without any penalty or fee. Prepaying does not entitle you to a refund of any Expedited Delivery Fee already charged or of any late fee already incurred.

9. Return of Goods and/or Cancellation of Services Does Not Alter Obligation

Kikoff Lending is not a party to, and does not purchase, finance, insure, or take any security interest in, the underlying purchase or payment you made to a third party, and Kikoff Lending makes no representation or warranty regarding the goods or services you purchased. Any dispute, return, refund, chargeback, or other claim relating to the Eligible Transaction remains solely between you and the merchant or other payee and does not reduce, suspend, or offset your obligation to repay your EasySplit Plan in accordance with Section 3. If you receive a refund, chargeback, third-party credit, or other reversal of an Eligible Transaction after we have delivered your EasySplit, you remain obligated to repay the EasySplit Plan in full, and we may apply the refunded amount to your outstanding installments. If we determine that an Eligible Transaction was reversed, duplicated, never made, or fraudulent, we may require immediate repayment of the EasySplit in full and may close your Undo account.

10. Missed Payments, Suspension, and Recovery

Default. Except as otherwise prescribed by state law, if you do not pay the full amount of each payment on or before the date it is due, you will be in default and we may charge a late fee as described in Section 5. If any installment is past due, we may (i) suspend your eligibility to request additional EasySplit Plans until your outstanding balance is paid in full, (ii) reduce the EasySplit amounts or limits available to you, and (iii) suspend or terminate your access to EasySplit and your Subscription as permitted by the Master Terms. Subject to applicable law, we may send you an email, text, SMS, or in-App message reminding you of an upcoming or past due installment.

Notice of Default. If you are in default, we may, subject to applicable law, send you a notice telling you that if you do not pay the overdue amount by a certain date, we may require you to pay the full amount of your Agreement immediately.

No Waiver. Unless you are a covered borrower as defined by the Military Lending Act, 10 U.S.C. section 987, and to the extent permitted by applicable law, even if, at a time when

you are in default, we do not require you to pay immediately in full as provided in Section 10(b), we will still have the right to do so if you are in default at a later time.

Payment of Our Costs and Expenses. If we have required you to pay immediately in full as described above, we will have the right to be paid back by you for all of the costs and expenses in enforcing this Agreement to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees where allowed by state law.

11. Collection

If your EasySplit Plan remains unpaid, Kikoff Lending may use a third-party service provider to communicate with you about, and to collect, the amounts you owe, and may pursue any remedy available to it under applicable law with respect to installments that have come due. Except where an EasySplit Plan was obtained by fraud or an Eligible Transaction was reversed, duplicated, or never made, Kikoff Lending will not accelerate your remaining installments or require you to pay them before their scheduled due dates. Kikoff Lending reserves the right to furnish your EasySplit payment history to consumer reporting agencies, and we will notify you before we begin doing so. If we sell or assign your EasySplit Plan, we will require the assignee to agree to honor this commitment.

12. Credit Reports and Monitoring

You authorize us or our representative to obtain credit reports about you on an ongoing basis until your obligations under this Agreement are satisfied.

13. Credit Bureau Disputes

If you believe that any information about your Agreement that has been furnished to a consumer reporting agency is inaccurate, or if you believe that you have been the victim of identity theft in connection with this Agreement, you may write to Kikoff Lending, LLC, 633 Folsom Street, Suite 300, San Francisco, CA 94107. In your letter, you will: (i) provide your name and account number, (ii) identify the specific information that you are disputing, (iii)

explain the basis for the dispute, and (iv) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, you may submit an identity theft affidavit or identity theft report.

14. Verification

You authorize us or our representative to verify the information you provided in connection with your application. You understand that Kikoff Lending or our representative may require additional identity verification/validation information from you directly at any time while your Agreement obligations exist. You give Kikoff Lending or our representative consent to obtain information about you from a consumer reporting agency and other sources at any time you have repayment obligations under this Agreement.

15. Partial Payments Marked Payment in Full; Settlements

You understand that any payment instrument you send to us for less than the total outstanding balance due under this Agreement that is marked “payment in full” or with any similar language or that you otherwise tender as full satisfaction of a disputed amount may be deposited without such deposit affecting a satisfaction of the disputed amount. A late payment, a partial payment, or a payment marked with any restrictive language may be processed without effect on the terms of this Agreement. Any settlement of your Agreement for less than what is owed requires our written agreement.

16. Agreement Notices

Unless applicable law requires a different method, any notice that must be given to you under this Agreement may be given electronically, by telephone, in writing by U.S. Mail, or by providing it to you in any other manner, in each instance using the contact information we have on file for you. To the extent permitted under applicable law, any notice we give to you will be effective and deemed delivered when sent. You must send notices to

support@undopower.com, unless a different address is later provided to you in writing. To the extent permitted under applicable law, any notice you send to us will not be effective until we receive it and have had a reasonable opportunity to act on such notice.

17. Bankruptcy

You agree to send all bankruptcy notices and related correspondence to Kikoff Lending, LLC, 633 Folsom Street, Suite 300, San Francisco, CA 94107. You promise that you have no current intent to file any bankruptcy petition and have not consulted a bankruptcy attorney in the past six months.

18. Notices of Change in Circumstances

You agree to notify us of any changes to your name, mailing or e-mail address, or phone number (including your cell phone number) within fifteen (15) days by writing to support@undopower.com. You understand we will rely on your cell phone number, and mailing and e-mail addresses that we have on file for you for any and all communications addressed to you unless or until either you, or, in the case of your mailing address, the U.S. Postal Service, notifies us of a change of address, or we otherwise have reason to know the contact information provided to us by you is no longer valid, and we have had a reasonable opportunity to act on such notice. You agree to cooperate with and participate in any verification process we may require in completing a change to your information, and understand that your failure to do so may prevent your ability to access the account.

19. Waivers

Unless you are a covered borrower as defined by the Military Lending Act, 10 U.S.C. section 987, and to the extent permitted by applicable law, you waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require us to demand payment of amounts due. "Notice of Dishonor" means the right to require us to give notice to you that amounts due have not been paid.

20. When an Agreement Is Made

Kikoff Lending and you enter into this Agreement when we pay the loan proceeds to you. After you are approved and agree to the terms of this Agreement, we may decide not to disburse funds to you for any reason.

21. Assignment

You agree that we may sell or otherwise transfer our rights under this Agreement and amounts owed by you at any time. If we do, this Agreement will remain in effect. You may not transfer your rights under this Agreement without our written permission, which we are not required to give. Any attempt to do so will be void. Your obligations under this Agreement apply to all of your heirs, successors, and permitted assigns, if any. Our rights under this Agreement apply to Kikoff Lending and each of its successors and assigns.

22. Non-Negotiable Instrument

This Agreement is not a negotiable instrument.

23. State Notices

ALL BORROWERS, INCLUDING TEXAS AND UTAH

This written loan agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.