SPECIFIC TERMS AND CONDITIONS FOR EMBEDDED PAYMONT ACCOUNTS

Name of the company:	PAYMONT, UAB
Approved on:	2026-02-26
Approved by:	Decision of the Board, dated 2026-02-26
Policy Owner:	Chief Operating Officer
Version:	1.
References to external rules:	• Law on Companies • Law on Financial Institutions • Law on Electronic Money and Electronic Money Institutions
References to internal rules:	• General Terms and Conditions
Status:	External

HISTORY OF AMENDMENTS MADE TO THE DOCUMENT

Version	Date	Short explanation of the amendment
1.	2026-02-26	First version
2.		

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1. GENERAL PROVISIONS

1.1. PAYMONT, UAB (hereinafter, **Paymont** or **We/Us**) is a company established and authorised under the laws of the Republic of Lithuania, with its registered address at Šeimyniškių g. 19B-701, Vilnius. Paymont is holding an Electronic Money Institution license Nr. 80, which can be accessed at https://www.lb.lt/en/sfi-financial-market-participants/paymont-uab.

1.2. These Specific Terms and Conditions for Embedded Payment Account (further as "Specific Terms") relate to Your Activities on the Platform of our Partner (https://firefish.io/) and should be read together with the general Terms and Conditions for Embedded Payment Account.

1.3. We may amend these Specific Terms at any time even without amending the general Terms and Conditions for Embedded Payment Account. You will be notified of any amendments by Us or through the Partner. If amendments to these Specific Terms are made necessary due to legislative or regulatory provisions, they shall apply immediately. In other cases, except for amendments that do not change any of Your or our rights and obligations and are purely of technical or administrative nature, You will be informed of any amendments at least two (2) months before they come into effect and You will have the option to refuse the amendments by notifying Us of Your refusal. By refusing to accept the changes to these Specific Terms, general Terms and Conditions for Embedded Payment Account shall be terminated. By continuing to use our Services through the Platform after the two-month period, it means that You acknowledge and agree to the amended version of these Specific Terms.

1.4. In the event of any conflict or inconsistency between these Specific Terms and the general Terms and Conditions for Embedded Payment Account, these Specific Terms shall prevail to the extent of such conflict, unless expressly stated otherwise.

1.5. By opening and using Your Paymont Account, You confirm that You have read, understood, and agreed to both the general Terms and Conditions for Embedded Payment Account and these Specific Terms. The Services provided by Us can only be used in connection with Your activities on the Partner's Platform.

2. DEFINITIONS

2.1. **Investor** means any person who holds a Paymont Account and uses that account to fund loans to Borrowers on the Platform.

2.2. **Borrower** means any person who holds a Paymont Account and uses that account to receive loan proceeds from an Investor's Paymont Account and to repay the loan from its Paymont Account to the Investor's Paymont Account.

2.3. **You** mean any person (Investor or Borrower) who subscribes to the Partner's services via its Platform and who uses the Payment Services to send or receive payments related to their activities on the Platform.

3. TOPPING UP YOUR PAYMONT ACCOUNT

To top up your Paymont Account, you need to send a SEPA credit transfer from your External Account to the unique IBAN assigned to your Paymont Account. This SEPA credit transfer is not initiated through the Platform – You need to make it directly from Your own External Account. Only the External Account that You have previously registered with Us (via Platform during onboarding or changed/added later) may be used for this purpose. Payments from unregistered accounts cannot be credited to your Paymont Account and will be returned.

Step	Action	What this means for your Paymont account
1	**You send a SEPA transfer from Your registered External Account**	You log in to Your own Payment Service Provider account and initiate a SEPA credit transfer to the unique Paymont IBAN displayed on the Platform. Since this IBAN is dedicated to your Paymont Account, no payment reference is required for the funds to be allocated correctly.
2	**We receive and identify the payment**	We constantly monitor incoming SEPA payments. The unique IBAN of your Paymont Account allows Us to automatically identify the destination of the payment. Once confirmed, your balance is updated. No action is required from You at this stage. Standard SEPA processing times apply (typically the same or next business day).

4. INTERNAL TRANSFERS – INVESTMENT

When you confirm an investment on the Platform, Paymont places a hold on the relevant amount in your Paymont Account and, once the investment is confirmed by the Platform, Paymont transfers those funds to the Borrower's Paymont Account. Both the hold and the transfer happen automatically within our system – no separate payment instruction from You is needed.

Step	Action	What this means for your Paymont account
1	**You confirm Your investment on the Platform**	We place a hold on the investment amount in your Paymont Account. Your available balance decreases by that amount. The funds remain in your Paymont Account but cannot be used or withdrawn while the hold is active.
2	**The Platform confirms the investment**	Once the Platform signals that the investment is confirmed (following its own internal process), We automatically transfer the held amount from Your Paymont Account to the Borrower's Paymont Account. The hold is released and Your balance is reduced by the invested amount.
3	**Investment not confirmed**	If the Platform signals that the investment cannot proceed, We release the hold. Your full balance becomes available again immediately. No funds leave Your Paymont Account.

5. INTERNAL TRANSFERS – RECEIVING THE LOAN

If you are a Borrower and Your loan is confirmed by the Platform, We will credit your Payment Account with the loan amount. This happens automatically – We transfer the funds from the Investor's Paymont Account to Your Paymont Account once the Platform triggers the loan confirmation. You do not need to take any payment action to receive the funds.

Step	Action	What this means for your Paymont account
1	**The Platform confirms the loan**	We receive the loan confirmation from the Platform in order to execute the transfer. This follows the Platform´s own loan confirmation process.
2	**We credit your Paymont Account**	We transfer the loan amount from the investor's Paymont Account to Your Paymont Account. The transfer is executed within our system and is reflected in Your balance immediately.

6. INTERNAL TRANSFERS – LOAN REPAYMENT

When you repay a loan on the Platform, Paymont transfers the repayment amount from your Paymont Account to the investor's Paymont Account. The transfer is executed within our system and is immediate.

Step	Action	What this means for your Paymont account
1	**You initiate repayment on the Platform**	By confirming the repayment action on the Platform, you authorize Us to debit your Paymont Account by the repayment amount. Ensure your Paymont Account balance is sufficient before initiating repayment.
2	**We execute the internal transfer**	We debit your Paymont Account and credit the Investor's Paymont Account with the repayment amount. Your balance decreases accordingly. If your Paymont Account does not hold sufficient available funds, We will not execute the transfer unless such partial transfer is allowed by the Platform.

7. WITHDRAWING FUNDS FROM YOUR PAYMONT ACCOUNT (PAYOUT)

You may withdraw Your available Paymont Account balance to Your registered External Account at any time. Paymont will only send funds to the Payment Service Provider account (IBAN) that you registered with Us during onboarding via the Platform or changed/added later. Payouts are made by SEPA credit transfer. No other withdrawal method is available.

We cannot send payouts to any External Account other than the one registered with Us. If you need to change Your registered External Account or add additional External Account, please follow the process available on the Platform. Any change/addition may be subject to re-verification.

Step	Action	What this means for your Paymont account
1	**You request a withdrawal on the Platform**	You specify the amount You wish to withdraw. By confirming, You authorize Us to debit your Paymont Account and send the funds to your registered External Account.
2	**We debit your Paymont Account and initiate a SEPA transfer**	We immediately reduce Your Paymont Account balance by the requested amount and initiate a SEPA credit transfer to Your registered External Account. Standard SEPA processing times apply (typically the same or next business day).

8. FINAL PROVISIONS

8.1. When you take an action on the Platform that affects your Paymont account — such as confirming an investment, initiating a repayment or requesting a withdrawal — that action is treated as your instruction given directly to Us. Partner does not act on Your behalf or make decisions for You. Partner's role is technical with regards to your Interface on the Platform and in providing relevant Platform information (such as whether your loan or investment has been confirmed) to Us. You remain the person giving the instruction.

8.2. The liability exclusions under clause 8.2 (ii) and (iii) of the General Terms and Conditions for Embedded Accounts shall not apply to the extent that the unavailability of the Platform or your Interface, or unauthorized access to your Interface or a security breach of the Platform, is connected to the Partner´s technical role under these Specific Terms.

8.3. Paymont relies on information provided by the Partner about activities on the Platform that are connected to your Paymont Account and to Your actions on the Platform — such as confirmation that Your loan or investment has been approved. We act on such information in good faith and treat it as true and accurate. We assume no responsibility and We shall not be held liable for Partner's actions or failure to act in in providing relevant platform information.

8.4. These Specific Terms should be read together with the general Terms and Conditions for Embedded Payment Account and cannot be terminated separately neither by Us or by You.

8.5. These Specific Terms are subject to Lithuanian law, except where mandatory overriding provisions are intended to apply to the relationship that binds us.

8.6. If any one of the provisions of these Specific Terms is held to be null and void, it shall not invalidate any of the other provisions. If one or more provisions of these Specific Terms become obsolete or are declared as such pursuant to a law, regulation or following a final decision delivered by a competent court, the other provisions shall retain their binding force and scope.

8.7. The fact that You or We do not avail ourselves of any provision set out in these Specific Terms at a given time does not constitute a waiver of a right and does not prevent the exercise of that right or any other right at a later date.

8.8. These Specific Terms are concluded in English only and You agree that we will communicate with you in English. Any translation of these Specific Terms is provided solely for Your convenience and is not intended to modify any provision of these Specific Terms.