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ONE TERMS

Last updated and effective as of July 28, 2020

PLEASE READ THESE TERMS BEFORE USING THE SERVICES.

These One Terms (the “Terms”) govern your use of the One Finance, Inc. (“One”) website and any product, feature or service offered through the One website or the One web or mobile application, including, but not limited to, any deposit product, credit product, debit card, credit card or other financial service offered by or through One (collectively, the “Services”). Please read these Terms carefully before using the Services. By accessing or using the Services, you agree to be bound by these Terms, including the Arbitration Provision, even if you do not obtain any product or Service from us. If you do not agree, please exit the Services immediately and in any event before accessing or using any Service. By accepting these Terms, you also agree to our [Privacy Disclosures](#), which also governs your use of the Services and which is incorporated by reference into these Terms.

ARBITRATION NOTICE: EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE “ARBITRATION PROVISION AND CLASS ACTION WAIVER” SECTION BELOW, AND UNLESS YOU OPT-OUT AS SET FORTH IN THAT SAME SECTION, YOU AGREE THAT DISPUTES BETWEEN YOU AND ONE WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION AT THE ELECTION OF EITHER PARTY, AND YOU WAIVE YOUR RIGHT TO BRING OR RESOLVE ANY DISPUTE AS OR TO PARTICIPATE IN A CLASS, CONSOLIDATED, REPRESENTATIVE, OR COLLECTIVE ACTION IN COURT OR IN ARBITRATION.

AUTHORIZATION TO CONTACT YOU BY TELEPHONE: BY PROVIDING US WITH A TELEPHONE NUMBER, YOU EXPRESSLY AUTHORIZE ONE AND ITS AFFILIATES, AGENTS, AND INDEPENDENT CONTRACTORS TO DELIVER OR CAUSE TO BE DELIVERED TELEPHONE CALLS OR TEXT MESSAGES USING AN AUTOMATIC TELEPHONE DIALING SYSTEM OR ARTIFICIAL OR PRERECORDED VOICE, INCLUDING CALLS OR TEXTS MADE FOR ADVERTISING PURPOSES OR THAT CONSTITUTE TELEMARKETING, TO THE TELEPHONE NUMBER YOU PROVIDE US. MESSAGE, DATA, AND CALL RATES MAY APPLY. **TO OPT OUT AT ANY TIME, REPLY “STOP”.** RECEIVING THESE CALLS OR TEXTS IS NOT REQUIRED AS A CONDITION TO MAINTAIN A ONE ACCOUNT, YOU CAN HAVE A ONE ACCOUNT EVEN IF YOU OPT OUT.

1. CONTENT

The Services may provide general information about our products and services. Your eligibility for particular products and services is subject to our final determination, restrictions, and acceptance. We may discontinue or make changes to the information, products, licenses, or services described on the Services at any time. Any dated information is published as of its publication date only. We do not undertake any obligation or responsibility to update or amend any such information. Although we try to provide accurate and timely information on the Services, there may be inadvertent, technical, or factual inaccuracies and typographical errors. For these reasons we cannot warrant the accuracy, completeness, or timeliness of the information, text, graphics, links, or other items on the Services.

The copyrights in all the Services' content, including but not limited to all music, images, screens, icons, text, software, logos, expressions, and ideas (collectively, the "Content"), are owned by us and/or third parties. Except as provided below, none of the Content may be copied, distributed, displayed, downloaded, or transmitted in any form or by any means without our prior written permission or that of the copyright owners. Unauthorized use of any Content may violate copyright laws, patent laws, trademark laws, the laws of privacy and publicity, and/or various communication regulations and statutes.

The Services may contain links to third-party websites, such as social media websites, which we do not own or control, but which are being providing for your convenience. If you visit a link to another website, you do so at your own risk subject to the terms and conditions establish by the operator of that website. The fact that we provide a link to a website does not mean we endorse, authorize, or sponsor that third-party website, or that we are affiliated with the third-party website's owners or sponsors.

2. ACCESSING THE SERVICES

To access our Services, you will need a working connection to the internet via a web browser or an app on your computing device for which you are responsible for all costs, expenses, and fees. From time to time, due to the performance of maintenance, malfunctions or failures of software, equipment, or telecommunications devices, unusual transaction volume, or similar reasons, the Services may not be available for your use. We minimize the periods of time during which the Services are unavailable. You agree that we shall not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of the unavailability of the Services, regardless of whether it could be shown that we could have prevented or reduced the duration of such unavailability by taking any action within our reasonable control. We shall also not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of your inability to access the Services caused directly or indirectly, in whole or in part, by your computing device, your inability to establish a connection to the internet, your internet service provider, or capacity or other limitations or constraints of the internet.

The Services are not intended for use by persons residing outside of the United States or who are in any country or other jurisdiction where such use would be contrary to applicable laws or regulations. We may restrict your access to the Services during times you are in a country or other jurisdiction for which use of the Services would be prohibited. You are responsible for compliance with all local laws. By offering information, products, or services via the Services, no solicitation is made by us to any person to use such information, products, or services in jurisdictions where the provision of information, products, or services is prohibited by law.

You may not use the Services if you have not yet reached the age of majority under the laws of the state in which you reside. We may at any time, with or without cause, and without prior notice to you deny you access to the Services. We may terminate any Service in whole or in part at any time without prior notice to you. Unless we specify otherwise, the termination of a Service will not affect any applications you have submitted in connection with such Service or any existing transactions you have entered into with us through such Service.

Your use of the Services is limited to the intended function of the Services. Unauthorized use of the Services and related systems, including but not limited to unauthorized entry into any of our systems or misuse of any information posted on the Services, is strictly prohibited. You are prohibited from using the Services in any manner that:

- Constitutes a commercial use other than for your own personal use;
- Accesses data that is not intended for you;
- Invades the privacy of, obtain the identity of, or obtain any personal information about any other user of the Services;
- Probes, scans, or tests the vulnerability of the Services or our network or breach security or authentication measures without proper authorization;

- Attempts to interfere with service to any user, host, or network or otherwise attempt to disrupt our business, including, without limitation, via means of submitting a virus to the Services, overloading, “flooding,” “spamming,” “mail bombing,” or “crashing”;
- Sends unsolicited mail, including promotions and/or advertising of products and services;
- Is unlawful, fraudulent, or deceptive;
- Communicates any unlawful, threatening, libelous, defamatory, obscene, scandalous, inflammatory, pornographic, or profane material;
- Encourages conduct that would constitute a criminal offense or that gives rise to civil liability;
- Violates the Terms or any other policies or agreements that you enter into with us;
- Fails to comply with applicable third-party terms; or
- Constitutes any other inappropriate conduct, as determined by us in our sole discretion.

If you violate any provision of these Terms, your permission to use the Services will terminate. Additionally, we, in our sole discretion may terminate your user account or suspend or terminate your access to the Services at any time, with or without notice.

3. TRANSACTION DATA

Use of our Services may involve the collection and/or use of financial Transaction Data. When you use our Services you may give us access to collect your financial data from your other accounts, for example payments into and out of such accounts including the date, time, amount, merchant or beneficiary details, or ATMs associated with the transaction (collectively “Transaction Data”).

You authorize us to obtain information about you from third parties, including consumer reporting agencies, in connection with the opening and servicing of your One account. If you ask, you will be told whether any consumer report was requested and the name and address of the consumer reporting agency that provided the report. We may also report information about your accounts to consumer reporting agencies.

Subject to the Privacy Disclosures, you grant One and its Service Providers a license to use Transaction Data for the Services and to provide, operate, administer, develop, and improve the Services. One and the Service Providers may use, modify, display, distribute, and create new material using the Transaction Data to provide Services to you. One and the Service Providers may also use, sell, license, reproduce, aggregate, distribute, and disclose Personal Nonidentifying Information that is derived through your use of the Services. Personal Nonidentifying Information means information about a person and that person’s characteristics or activities that has been stripped of any information used to identify or contact such person. Personal Nonidentifying Information may include, for example, a person’s demographic profile, financial profile, city of residence, or other non-identifying characteristics. By submitting the Transaction Data, you automatically agree and represent that the owner of the Transaction Data has, without payment of any fees or time limit, expressly agreed that One and the Service Providers may use the Transaction Data for the purposes set out above. As used herein, Service Provider shall mean those third parties with whom we have a contract to help provide, operate, administer, develop, and improve the Services.

By using the Services, you authorize us and our Service Providers to access third party sites, servers, or documents on your behalf, to retrieve information to register for accounts requested by you, or otherwise use the information to provide the Services to you.

To the extent permitted by applicable law, under no circumstances will One be liable in any way for any Transaction Data, including any errors or omissions, modification, loss, or deletion of any Transaction Data, or any damage incurred as a result of the use of or reliance upon any Transaction Data.

One reserves the right to retain, remove, delete, or modify any or all of the Transaction Data at any time, subject to applicable regulatory retention requirements, without prior notice and at in its sole discretion for any reason or no reason.

Shared Pocket Transaction Data. One account-owners may provide, or be provided with, access to shared pockets, which make it possible to share pockets for depositing, withdrawing, and borrowing funds. By creating and adding someone to a shared pocket, you authorize that person to access funds and information associated with the shared pocket. In addition, as the creator of a shared pocket, you agree to share all information relating to that pocket (including all the transaction history about the shared pocket from the time you created it).

4. COMMUNICATIONS

If you submit an email address to us through the Services, we may use your email address to communicate with you electronically. Email is not secure and you understand that there are risks associated with communicating via email, including the possibility of unauthorized access, failure to receive emails because they have been misdirected or sent to a spam folder, and your inability to access email due to power outages, hardware, or software malfunctions or failures of your computing device, or matters affecting the internet or your access to the internet. For security reasons, we may not be able to respond to certain email requests.

You authorize us to send you push notifications to communicate with you. You can opt out of receiving push notifications through your device settings. Note that opting out of receiving push notifications may impact your use of the Services.

5. SECURITY

We have taken steps to protect the privacy and security of your personal information as well as your financial transactions with us. Although we use administrative, technical, and physical security measures to protect your account and other personal information, the internet is a public network, and we cannot guarantee that any information transmitted or transactions conducted via the internet are absolutely secure or that a third party will not be able to access or intercept such payment information. We are not responsible for any electronic virus or viruses that you may encounter as you use the internet. We suggest that you routinely scan your devices using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware.

We are committed to stopping fraud, and reserve the right to take all reasonable measures to detect and prevent it. For security purposes, we may view, monitor, and record activity on the Services without notice or permission from you. Any information obtained by monitoring, viewing, or recording may be subject to review by law-enforcement organizations in connection with investigation or prosecution of possible criminal activity on the Services. We will also comply with court orders involving requests for such information. Actual or attempted fraud or other unauthorized use of the Services may result in criminal and/or civil prosecution and immediate termination of your right to use the Services.

To protect the security of your information, we may require you to authenticate your identity (*i.e.*, prove that you are who you say you are) to conduct certain transactions using the Services. Use of unique log-in information may be required to access certain portions of the Services. You acknowledge that your login information is unique, and that it must be kept private and confidential to protect the security of your account. You agree not to give or make available your login information to any unauthorized individual. If you believe your login information has been compromised, lost, or stolen; someone has attempted to use your account; or your account has been accessed by someone other than yourself, you must notify us immediately using the contact information below this section. If you lose or forget your login information contact us immediately. If you fail to notify us, you may be liable for all unauthorized activity on your account. You can notify us through the web or mobile application, or you can:

Email: help@onefinance.com

Telephone: 1-855-830-6200 (Monday-Friday from 9am to 5pm Pacific Time)

6. CLOSING YOUR ACCOUNT

You can request to close your account at any time by contacting us at 1-855-830-6200 or emailing us at help@onefinance.com. We may close your account at any time for any reason or no reason without prior notice.

7. WARRANTIES / LIMITATIONS OF LIABILITY / INDEMNIFICATION

THE SERVICES' CONTENT IS PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR ANY DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES THAT MAY ARISE IN CONNECTION WITH THE SERVICES, OR FROM YOUR USE OF, OR INABILITY TO USE, THE SERVICES OR ANY INFORMATION PROVIDED ON THE SERVICES; OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE; OR DISCLOSURE OF INFORMATION WHEN REPLYING TO YOU BY EMAIL OR OTHER ELECTRONIC MEANS OR RECEIVING EMAILS FROM YOU; EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES, OR EXPENSES. Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages. In such jurisdictions, our liability is limited to the greatest extent permitted by law.

WE ASSUME NO RESPONSIBILITY, AND SHALL NOT BE LIABLE FOR, ANY VIRUSES THAT MAY INFECT OR DAMAGE YOUR COMPUTER EQUIPMENT OR OTHER PROPERTY AS A RESULT OF YOUR ACCESS TO, USE OF, OR BROWSING OF THE SERVICES, THE INTERNET, OR YOUR DOWNLOADING OF ANY MATERIALS, DATA, TEXT, IMAGES, VIDEO, OR AUDIO FROM THE SERVICES OR THE INTERNET.

WE DO NOT WARRANT NOR REPRESENT THAT YOUR USE OF MATERIALS DISPLAYED ON THE SERVICES WILL NOT INFRINGE RIGHTS OF THIRD PARTIES NOT OWNED OR AFFILIATED WITH US.

You agree to indemnify and hold us harmless from and against any and all claims, losses, expenses, demands, or liabilities, including attorneys' fees and costs, incurred by us in connection with any claim by a third party (including any intellectual property claim) arising out of your use of the Services in violation of these Terms or in violation of any applicable law. You further agree that you will cooperate fully in the defense of any such claims. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any such claim or matter without our written consent.

8. ARBITRATION PROVISION AND CLASS ACTION WAIVER (the "Arbitration Provision")

This ARBITRATION PROVISION AND CLASS ACTION WAIVER does not apply to any credit card or other product that constitutes "consumer credit" under the Military Lending Act (or its implementing regulations) that you may obtain from or through us if you are a Covered Borrower under the Military Lending Act at the time you obtain such product.

THIS ARBITRATION PROVISION AFFECTS YOUR RIGHTS. PLEASE READ CAREFULLY BEFORE AGREEING TO THESE TERMS. EXCEPT AS OTHERWISE NOTED, CAPITALIZED TERMS HAVE THE MEANING SPECIFIED IN THE ONE TERMS.

Except as otherwise explicitly provided in this Arbitration Provision, One and any bank or financial institution with which One partners (including but not limited to Coastal Community Bank (the "Bank")), together with their parent companies, wholly or majority-owned subsidiaries, affiliates, commonly-owned companies, successors, assigns and any of these entities' employees, officers, directors and agents and their successors, assigns, affiliates and service providers (collectively, the "Transaction Parties") and you can elect to resolve any past, present or future dispute or claim ("Dispute") arising from or relating in any way to the Services, the One Terms or any agreement governing a Service that cannot be resolved directly between you and a Transaction Party, by binding arbitration under the Consumer Arbitration Rules ("the Consumer Rules") of the American Arbitration Association ("AAA"), rather than

in court. (Solely for purposes of this Arbitration Provision, the term Transaction Parties also includes any third party providing any goods and/or services in connection with the Services on behalf of a Transaction Party, if that third party is named as a defendant along with a Transaction Party in a single proceeding.)

Except as otherwise explicitly provided in this Arbitration Provision, "Dispute" broadly includes, without limitation: any claims based in contract, statute, ordinance, tort, fraud, consumer rights, misrepresentation, equity or any other legal theory; initial claims, counterclaims, cross-claims and third-party claims; federal, state and local claims; and claims which arose before the date of your obtaining a Service, including, but not limited to, any dispute or claim arising before the date you obtained a Service or agreed to the One Terms and any dispute or claim relating to: i) an application for or denial or termination of a Service; ii) the events leading up to an application or denial or termination of a Service (for example, any disclosure, advertisement, application, solicitation, promotion or oral or written statement, warranty or representation made by a Transaction Party); iii) credit reporting or a Transaction Party's use of consumer reports; iv) any product or service provided by or through a Transaction Party or third parties in connection with the Services or the relationship between you and a Transaction Party and any associated fees; v) the collection of amounts due and the manner of collection; vi) a Transaction Party's use or failure to protect any personal information you give a Transaction Party in connection with an application for a Service or your relationship with the Transaction Party; vii) enforcement of any and all of the obligations a party may have to another party in connection with a Service or agreement governing the same; or viii) compliance with applicable laws and/or regulations.

The Federal Arbitration Act ("FAA") and federal arbitration law apply to this Arbitration Provision. There is no judge or jury in arbitration and court review of an arbitration award is limited, but an arbitrator can award an individual the same damages and relief as a court in an individual case and must apply and follow applicable substantive law, consistent with the FAA, and the terms of the One Terms and any agreement governing a Service. The arbitrator shall apply applicable statutes of limitations and honor privilege rules. Any judgment on the award rendered by the arbitrator will be final and may be entered in any court of competent jurisdiction. No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

YOU UNDERSTAND THAT ABSENT YOUR CONSENT TO ARBITRATION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A TRIAL BY JURY.

Either you or a Transaction Party can initiate arbitration through AAA, an alternative dispute resolution provider or by filing a motion to compel arbitration of claims filed in court. Regardless of who elected arbitration or how arbitration was elected, the party asserting the claim (i.e., the party seeking money damages or other relief from a court or an arbitrator) is responsible for starting the arbitration proceeding. If the AAA cannot serve, a court with jurisdiction shall select the arbitrator, who will apply the AAA rules and the procedures specified in this Arbitration Provision. Any arbitration will be governed by the then-current Consumer Rules of the AAA ("Consumer Rules"), and its Procedures for the Resolution of Disputes through Document Submission ("Document Submission Procedures"). (For more information about the AAA and its rules, you may contact the AAA at American Arbitration Association, 120 Broadway, Floor 21, New York, N.Y. 10271, 1-800-778-7879, www.adr.org). The Document Submission Procedures are included in the Consumer Rules. Your arbitration filing fees will be governed by the Consumer Rules. If it is determined by the arbitrator that you cannot afford such fees, a Transaction Party will pay all arbitration administrative and arbitrator fees and expenses. The arbitration will be conducted solely based on written submissions and will not require any personal appearance by the parties or witnesses unless the arbitrator determines that a telephonic or in-person conference or hearing is necessary based on the request of one or more of the parties. Notwithstanding any of the foregoing, disputes or controversies about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof are for a court and not an arbitrator to decide; however, disputes or controversies about the One Terms or your agreements governing any Service or with Transaction Parties as a whole are for an arbitrator and not a court to decide.

CLASS ACTION WAIVER: You and the Transaction Parties each agree that any arbitration will be conducted only on an individual basis and not as a class, consolidated or representative action. To the fullest extent permitted by law:

(a) no arbitration will be joined or consolidated with any other; (b) there is no right or authority for any Dispute to be arbitrated on a class-action or private attorney general basis or to utilize class action procedures; and (c) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons. No arbitrator shall have the authority to issue any relief that applies to any person or entity other than Transaction Parties and/or you individually.

If for any reason a Dispute proceeds in court rather than in arbitration, you and the Transaction Parties each waive any right to a jury trial. Even if all parties have opted to litigate a Dispute in court, a party may elect arbitration with respect to any claim made by a new party or any claim later asserted by a party in that or any related or unrelated lawsuit (including a claim initially asserted on an individual basis but modified to be asserted on a class, representative or multi-party basis). Nothing in that litigation shall constitute a waiver of any rights under this Arbitration Provision. You and the Transaction Parties agree that any Disputes seeking to enforce or protect, or concerning the validity of intellectual property rights will not be subject to binding arbitration under this Arbitration Provision. In addition, pursuant to the Consumer Rules, any party may proceed with their individual claims in small claims court if that option is available in the applicable jurisdiction and the amount in controversy falls within the small claims court's jurisdictional limits; but if that action is transferred, removed or appealed to a different court, arbitration can be elected. If any portion of this Arbitration Provision is inconsistent with the Consumer Rules or with the One Terms or your agreements governing any Service or with Transaction Parties, this Arbitration Provision shall govern. This Arbitration Provision shall survive termination of any Service or of any agreement into which you enter with a Transaction Party and any withdrawal or denial of or determination on any application for Services; and, further, you understand and agree that this Arbitration Provision applies not only to the One Terms but also to any subsequent agreement (including without limitation any agreement governing any Service) into which you enter with a Transaction Party. If any portion of this Arbitration Provision is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, except that: (A) If the Class Action Waiver is limited, voided or found unenforceable and that determination becomes final after all appeals have been exhausted, then this Arbitration Provision (except for this sentence) shall be null and void with respect to such proceeding. The parties acknowledge and agree that under no circumstances will a class action be arbitrated; and (B) if a claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver or elsewhere in this Arbitration Provision prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such claim (and that determination becomes final after all appeals have been exhausted), the claim for public injunctive relief will be determined in court and any individual claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a claim for public injunctive relief be arbitrated.

RIGHT TO OPT OUT: If you do not want this Arbitration Provision to apply, you must send us a signed notice postmarked no later than 30 calendar days from the date on which you electronically sign the One Terms. You must send the notice in writing (and not electronically) to One Finance, Inc., Attn: Arbitration Opt Out, P.O. Box 162227, Sacramento, CA 95816-2227. You must provide your name, address and, if applicable, account number and state that you "opt out" of the Arbitration Provision. Opting out will not affect the other provisions of the One Terms or any other agreement governing a Service or with a Transaction Party. If you do not opt out, you will be bound by this Arbitration Provision in the One Terms and any other agreement governing a Service or with a Transaction Party.

9. OTHER TERMS & CONDITIONS

These Terms (excluding the Arbitration Provision) will be governed by the laws of the United States and the State of California without giving effect to any conflict of laws to the contrary.

No failure, omission, or delay on our part to exercise any right under these Terms will preclude any other further exercise of that right or other right under these Terms.

If any terms in these Terms (excluding the Arbitration Provision) change due to applicable law or is declared invalid by order of a court, the remaining terms of these Terms will not be affected, and these Terms (excluding the

Arbitration Provision) will be interpreted as if the invalid terms had not been placed in these Terms. The headings in these Terms are intended only to help organize these Terms.

10. CHANGES TO THESE TERMS

You agree that we may from time to time amend all or any part of the One Terms, including, without limitation, establishing, increasing, or decreasing the fees and charges for products and services made available through the Services and changing the features and functionality to the Services. We will notify you electronically of any change to these Terms as required by applicable law. Any such changes shall take effect as soon as they are posted on the Services (or, if we provide advance notice of the change, on the date specified in any such notice). Your use of the Services after the effective date of the change shall constitute your agreement to be bound by the terms of the change. You should also review these Terms of Use periodically for any changes. Notwithstanding any provision of the One Terms or of any other agreement governing a Service or with a Transaction Party to the contrary, we will not amend the Arbitration Provision in a manner that adversely affects your rights or responsibilities in a material manner unless we give you a right to reject the amendment and/or the Arbitration Provision in its entirety.

11. CONTACT US

If you have any questions about these Terms, please contact us at: one.legal@onefinance.com.