TERMS AND CONDITIONS OF USE

Welcome to the websites, web and mobile applications, and related services (collectively, the "Services") maintained or provided by Royal Health Inc and its affiliates ("Royal" or "us"). We maintain and provide these Services on behalf of our customers. By accessing or using any of the Services, you agree to comply with and be bound by the following terms and conditions of use. Please review these terms and conditions carefully. If you do not agree to these terms and conditions, you should not use this site.

1. **Agreement.** These Terms and Conditions of Use (this "Agreement") specify the terms and conditions for access to and use of the Services, including https://royalsolutionsgroup.com/ (the "Site") and any other website or application maintained or provided by Royal. This Agreement may be modified at any time by Royal upon posting of the modified Agreement. Any such modifications shall be effective immediately. You can view the most recent version of these terms at any time at https://info.royalsolutionsgroup.com/terms-of-service. Each access or use by you shall constitute and be deemed your unconditional acceptance of this Agreement.

2. **Privacy.** Your access or use of the Services is also governed by our Privacy Policy, which is incorporated by reference into this Agreement. Please review our Privacy Policy at https://info.royalsolutionsgroup.com/privacy-policy.

3. **Medical Emergencies**. The Services designed for your convenience only. The Services must never be used in a medical emergency. For all urgent medical matters, go to an emergency room and/or call 911. Never send any messages requiring urgent attention using the Services.

4. **Ownership.** All content available through the Services is and will continue to be the property of Royal and is protected under applicable copyright, patent, trademark, and other proprietary rights. Any copying, redistribution, use or publication by you of any such content or any part of the Services is prohibited, except as expressly permitted in this Agreement. Under no circumstances will you acquire any ownership rights or other interest in any content by or through your use of the Services.

5. **Intended Audience.** The Services are intended to be used by medical professionals employed by or otherwise contracted by our customers or employed in or otherwise contracted to operate in facilities supported or managed by our customers and for patients and referring providers of our customers or patients and referring providers of facilities and medical practices supported or managed by our customers (collectively, the "Intended Audience"). The Services are not intended to be accessed or used by any children under the age of 13.

6. **Use of Services.** You may only access the Services if you are a member of the Intended Audience and you have been expressly authorized to do so by a customer of Royal. If so authorized, Royal grants you a limited, revocable, nonexclusive license to use only that portion of the Services intended for you and solely for your own personal (in the case of patients) or professional (in the case of medical professionals) use consistent with the intended purpose of the Services and not for republication, distribution, assignment, sublicense, sale, preparation of derivative works, or other use. You are prohibited from violating or attempting to violate the security of the Services, including, without limitation: (a) accessing data not intended for you or logging onto a server or an account which you are not authorized to access; (b) attempting to probe, scan, or test the vulnerability of a system or network or to breach security or authentication measures without proper authorization; or (c) accessing or using the Services or any portion thereof without authorization, in violation of this Agreement or in violation of applicable law. You agree not to copy materials available through the

Services, reverse engineer or break into any of the Services, or use materials, products or services in violation of any law. The use of the Services is at the discretion of Royal and Royal may terminate your access to and use of the Services at any time.

You may not use any scraper, crawler, spider, robot, or other automated means of any kind to access or copy data available through the Services, deep-link to any feature or content available through the Services, bypass our robot exclusion headers, or other measures we may use to prevent or restrict access to the Services. Violations of system or network security may result in civil or criminal liability. Royal may investigate occurrences that may involve such violations and may involve, and cooperate with, law enforcement authorities in prosecuting users who are involved in such violations. You agree not to use any device, software, or routine to interfere or attempt to interfere with the proper working of the Services or any activity being conducted through the Services.

7. **User Account**. You are solely responsible for maintaining the confidentiality and security of your login credentials, including your username and password, for the Services. You agree to notify Royal immediately of any unauthorized use of your account or any other breach of security. You further agree that all information provided by you, including during the registration process, is accurate, current, and complete and you agree to update such information to keep it accurate, current, and complete. You may create only one account per person and may not share your account with any other individual. You agree to create a strong password that meets Royal's minimum requirements, which may include a combination of uppercase and lowercase letters, numbers, and special characters. Royal reserves the right to require you to change your password periodically for security purposes. You agree not to share your login credentials with any third party.

8. **Electronic Communications.** When you use the Services or send e-mails, messages, and other communications from your desktop or mobile device to us, you are communicating with us electronically. You consent to receive communications from us electronically. You agree that (a) all agreements and consents can be signed electronically and (b) all notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such notices and other communications be in writing. If you do not wish to receive further emails from us, please use the unsubscribe process identified in the emails, or otherwise contact us.

   For support-related inquiries, you may contact our support team. For all other notices to Royal, write to the address listed below in the "Contact Information" section.

9. **Consent to Receive Calls and Text Messages.** If you have provided your mobile number, you are agreeing to be contacted by or on behalf of Royal or our customers at the mobile number you have provided, including calls and text messages, to receive informational, product or service related (e.g., progress tracking, reminders, etc.) messages and communications relating to the Services. Message and data rates may apply. To stop receiving text messages text a reply to us with the word STOP. We may confirm your opt out by text message. If you subscribe to multiple types of text messages from us, we may unsubscribe you from the service that most recently sent you a message or respond to your STOP message by texting you a request to identify services you wish to stop. Please note, that by withdrawing your consent, some features of the Services may no longer be available to you.

10. **Bank Services Governed by Separate Bank Documents**. Through the Services, you may be eligible to apply for a charge card secured by a deposit account, both of which are issued by Lincoln Savings Bank, Member FDIC ("Bank"). During the application process and periodically thereafter, you will be presented with certain agreements, disclosures, notices, and other information ("Bank Documents")

governing your relationship with the Bank as it pertains to the card, account, and related services described in the Bank Documents ("Bank Services"). Bank is the financial institution that provides the Bank Services. Royal, through its affiliate RoyalPay, Inc. ("RoyalPay"), facilitates the delivery of Bank Services by obtaining, processing, and sharing your information and transaction instructions with Bank, but neither Royal nor RoyalPay hold or transfer your money or extend credit to you. Royal and RoyalPay may offer their own services (including the Services), or the services of other third parties, that are separate from the Bank Services described in the Bank Documents ("Non-Bank Services"). Bank is not responsible or liable for the Non-Bank Services, even if the Non-Bank Services are financial in nature and seem related to the Bank Services. Please refer to the terms and conditions, including this Agreement, governing the Non-Bank Services for more information. In the event of a conflict between the Bank Documents and this Agreement or any other terms governing Non-Bank Services, the Bank Documents will control, but only as they relate to the Bank Services.

11. **Compliance with Laws.** You agree to comply with all applicable laws and regulations regarding your access or use of the Services.

12. **Indemnification.** You agree to indemnify, defend and hold Royal and our partners, customers, contractors, suppliers, vendors, directors, officers, employees, and affiliates (collectively, "Related Parties"), and the Related Parties of our affiliates, harmless from any liability, loss, claim and expense, including reasonable attorney's fees, related to your violation of this Agreement or access or use of the Services.

13. **Disclaimer.** THE SERVICES AND ANY INFORMATION AVAILABLE THROUGH THE SERVICES ARE PROVIDED ON AN "AS IS," "AS AVAILABLE" BASIS. YOU AGREE THAT ACCESS OR USE OF THE SERVICES IS AT YOUR SOLE RISK. ROYAL DISCLAIMS ALL WARRANTIES OF ANY KIND, INCLUDING BUT NOT LIMITED TO ANY EXPRESS WARRANTIES, STATUTORY WARRANTIES, AND ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. TO THE EXTENT YOUR JURISDICTION DOES NOT ALLOW LIMITATIONS ON WARRANTIES, THIS LIMITATION MAY NOT APPLY TO YOU. YOUR SOLE AND EXCLUSIVE REMEDY RELATING TO YOUR ACCESS OR USE OF THE SERVICES SHALL BE TO DISCONTINUE YOUR ACCESS OR USE THE SERVICES.

14. **Limitation of Liability.** UNDER NO CIRCUMSTANCES WILL ROYAL BE LIABLE OR RESPONSIBLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL (INCLUDING DAMAGES FROM LOSS OF BUSINESS, LOST PROFITS, LOSS OF DATA, LITIGATION, OR THE LIKE), SPECIAL, EXEMPLARY, PUNITIVE, OR OTHER DAMAGES, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN ANY WAY RELATING TO THE SERVICES, YOUR ACCES OR USE OF THE SERVICES, OR THE CONTENT AVAILABLE THORUGH THE SERVICES, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. YOUR SOLE REMEDY FOR DISSATISFACTION WITH THE SERVICES AND/OR ITS CONTENT IS TO CEASE ALL OF YOUR ACCESS AND USE OF THE SERVICES.

    You may have additional rights under certain laws (including consumer laws) which do not allow the exclusion of implied warranties, or the exclusion or limitation of certain damages. If these laws apply to you, the exclusions or limitations in this Agreement that directly conflict with such laws may not apply to you.

15. **Use of Information.** Royal reserves the right, and you authorize us, to use and assign all information regarding access or use of the Services by you and all information provided by you in any manner consistent with our Privacy Policy.

16. **Applicable Law.** You agree that the laws of the state of New York, without regard to conflicts of laws provisions will govern this Agreement and any dispute that may arise between you and Royal or its affiliates.

17. **Severability.** If any provision of this Agreement shall be adjudged by any court of competent jurisdiction to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that this Agreement will otherwise remain in full force and effect.

18. **Waiver.** The failure of Royal to exercise or enforce any right or provision of this Agreement shall not operate as a waiver of such right or provision. Any waiver of this Agreement by Royal must be in writing and signed by an authorized representative of Royal.

19. **Termination.** Royal may terminate this Agreement at any time, with or without notice, for any reason.

20. **Relationship of the Parties.** Nothing contained in this Agreement or your access or use of the Services shall be construed to constitute either party as a partner, joint venturer, employee or agent of the other party, nor shall either party hold itself out as such. Neither party has any right or authority to incur, assume or create, in writing or otherwise, any warranty, liability or other obligation of any kind, express or implied, in the name of or on behalf of the other party, it being intended by both parties that each shall remain independent contractors responsible for its own actions.

21. **Scope of Agreement.** You may also be subject to additional terms and conditions, posted policies (including but not limited to the Privacy Policy), guidelines, or rules that may apply when you access or use the Services. Royal may revise this Agreement at any time by updating this Agreement and posting it on the Site. Accordingly, you should visit the Site and review the Terms of Use periodically to determine if any changes have been made. Your continued access or use of the Services after any changes have been made to this Agreement signifies and confirms your acceptance of any such changes or amendments to this Agreement.

22. **Contact Information.**

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