

SELF-SERVICE WIRE AND MONEY TRANSFER AGREEMENT

Effective June 3, 2025

By electronically acknowledging your agreement to the terms and conditions of the Self-Service Wire and Money Transfer Agreement ("Agreement"), you agree to be bound by the terms of the Agreement by and between you and PNC Bank, ("we" or "us"). Each time you conduct a transaction pursuant to this Agreement, you agree to the ongoing applicability and binding nature of this Agreement.

I. Scope of this Agreement

This Agreement governs transactions through the self-service wire and money transfer service (the "Service"). This Agreement does not cover transactions conducted through any automated clearing house (ACH) network, or at any point of sale or automated teller machine.

Certain transactions conducted via the Service are subject to additional terms, as described further below. Specifically, wires and money transfers requested by any individual (non-corporate) sender to a designated recipient outside the United States of America ("Consumer International Transfers") are subject to different terms from other types of transfers subject to this Agreement. When applicable, the different terms governing Consumer International Transfers are identified below.

II. Reliance on Account or Other Identifying Number

For Consumer International Transfers: You understand that banks routinely rely on account numbers in processing payment orders. Accordingly, you could lose the transfer amount if you provide us an incorrect account number or recipient institution identifier.

For all other Transfers: You understand that banks routinely rely on account numbers in processing payment orders. Accordingly, if you issue a payment order to us, in which the name and account number of the named beneficiary are different, we and all intermediary and beneficiary banks may rely upon the account number as the proper designation of the beneficiary, and you will be obligated to pay us for such payment order. In the event that you issue a payment order to us in which you identify an intermediary or beneficiary's bank by a number, and such number identifies a bank different from the named bank, you understand that we may rely upon the number in your payment order as the proper designation of the intermediary or beneficiary's bank. Accordingly, you agree to compensate us for any loss and expense incurred by us as a result of such reliance on such number in processing or attempting to process your payment order. We will be under no duty to independently determine whether the name and account or other identifying number on any payment order refer to the same person or entity.

III. Security Procedures

We require certain security procedures in connection with use of the Service. These security procedures are designed to assure the authenticity of payment orders issued to us. You also understand that security procedures are not designed to detect errors in the content or transmission of a payment order, and we assume no responsibility for doing so.

You agree that we will authenticate each payment order using at least one of the following agreed-upon procedures, or any other commercially reasonable security procedure, in addition to your user ID and password: the use of (i) a one-time passcode sent to the phone number associated with the account; (ii) your debit card information; (iii) a PIN or other personally identifying information; or (iv) a telephone call to the phone number associated with your account. A payment order will not be considered received by us until you have successfully performed the authentication procedures. If we are unable to secure an

authentication that is acceptable to us, we will not process the payment order or will delay the processing of the payment order pending authentication. If any security procedure involves the use of a telephone call to you, you authorize us to electronically record telephone conversations between you and us and to retain recordings in accordance with our standard policies.

You acknowledge that after reading this Agreement you have been advised of and understand the security procedures that may be employed by us in connection with the Service. We are not required to use any other procedure to verify the identity of any person making a payment order. Nor are we required to use all of the agreed-upon security procedures when authenticating a payment order; we may use any security procedure recited in the preceding paragraph. By entering into this Agreement to use the Service, and each time you use the Service to initiate a payment order, you agree that the security procedures described in this Agreement are commercially reasonable and satisfactory under the circumstances, and you waive any objection that they are not. You accept any risk with using the security procedures described in this Agreement, and you acknowledge and agree that your payment order will be less secure if you do not use our recommended security procedures.

We reserve the right to conduct internal fraud or anti-money laundering reviews of payment orders before they are processed. For clarity, if we undertake such reviews, we do so voluntarily or, in some cases, as a matter of compliance with law. You agree that such reviews do not constitute a security procedure designed to assure the authenticity of payment orders issued to us, and you waive any claim or objection as to our use or non-use of such reviews.

IV. Payment Orders

A. Overview

A payment order is any order submitted to us through the Service to debit any PNC checking, savings, or money market account and transfer the funds by way of a wire or money transfer to a designated recipient. Payment orders will be received once a customer is successfully authenticated. Received payment orders will be processed and funds will be delivered according to the terms described below.

B. Processing Payment Orders and the Delivery of Funds

We will only process payment orders if you provide all information required by us and we are able to verify your identity in accordance with the authentication measures described in the security procedures stated herein.

We will be under no obligation to process, either in whole or in part, any payment order (a) which exceeds your available funds on deposit with us, (b) for which we are not able to obtain an authentication, as stated herein, (c) which is not in accordance with any condition indicated by you and agreed to by us, (d) which is incomplete or ambiguous, or not in accordance with the security procedures or other requirements stated herein, (e) which does not successfully pass our internal fraud and anti-money laundering reviews, if any, or (f) which we are unable to process due to legal process, law, regulation or other governmental guideline. If we create an overdraft to process a payment order, you agree to repay us upon demand. We are under no obligation, however, to create an overdraft for that purpose. We will process all properly authorized and authenticated payment orders on the date received by us, provided such payment orders are received by us during normal business hours (on business days from 8:30 am to 6:00 pm ET) or on the date requested (if later than the date we accept the payment order), provided such day is business day for us, for the funds-transfer system selected by us, and for the receiving bank. In processing any payment order, we may utilize such funds-transfer system as reasonably selected by us.

For Consumer International Transfers: Payment orders will be processed during normal business hours (on business days from 8:30 am to 6:00 pm ET), which are subject to change upon notice to you. Funds from payment orders will be delivered by the Date Available provided on the receipt.

For all other Transfers: Payment orders will be processed during normal business hours (on business days from 8:30 am to 6:00 pm ET), which are subject to change upon notice to you. Funds from payment orders will be delivered according to the terms disclosed while using the Service.

We maintain the discretion to set limitations on transaction amounts based on, among other things, the account type and the type of funds transfer. Any limits on transaction amounts for a particular type of transfer represent the total amount that the customer can transfer using the Service via that transfer type during the month. However, we also reserve the right to change or waive these limitations.

C. Authorization To Charge

You authorize us to charge your account(s) in the amount of the payment orders and any associated fees, as applicable per the current consumer or business fee schedule for your account, upon processing of such payment orders. If the account(s) contain insufficient available funds, and unless other arrangements satisfactory to us are made, we may, but shall not be obligated to charge any other account(s) in your name.

D. Confirmation

For Consumer International Transfers: We will provide a pre-payment disclosure and a receipt for each transaction. Alternatively, we may provide a combined disclosure with a proof of payment at the time of the transaction.

For all other transfers: We will not, unless otherwise agreed, send written advice of this payment order processed by us or issue any receipt or confirmation thereof other than as required by law for your affected account with us.

E. Rejection of Payment Orders

If we reject any payment order, we shall endeavor to notify you by phone, electronic transmission or other means on or before the business day that such payment order would otherwise have been processed by us. We shall have no liability to you or to third parties by reason of the rejection of any such payment order or the fact that such notice was not given at an earlier date.

F. Cancellation or Amendment of Payment Orders

For Consumer International Transfers: You have the right to cancel the transaction orally or in writing within 30 minutes of the time stamped on your post-payment receipt as long as (1) the funds have not yet been picked up or deposited, and (2) you provide specific recipient contact information and enough information for us to identify the transaction. A written cancellation request should be made electronically via the Service and an oral cancellation request should be made by calling the telephone number provided on the post-payment receipt or at a PNC branch. Unless we advise you to the contrary, your request to cancel a payment order electronically via the Service must follow the same authentication process described in the security procedures that you used in issuing the original payment order. All other requests to cancel or amend a payment order should be provided by calling the telephone number provided on the post-payment receipt or at a PNC branch.

For all other transfers: You shall have no absolute right to cancel or amend a payment order after we have received it. We shall, when possible, make a reasonable effort to act on your request for cancellation or amendment of a payment order prior to the time that we process such payment order, but we shall have no liability if such cancellation or amendment is not affected..

V. Changes

From time to time, we may amend this Agreement upon notice to you. Such changes shall become effective upon receipt thereof by you or at a later date as stated in our notice to you.

VI. Limitation of Liability and Errors

In no event shall we be liable for any consequential, incidental, special or indirect losses, damages (including dishonor of checks or other items), or expenses (including counsel fees) which you may incur or suffer by reason of this Agreement or the Service, whether or not the likelihood of such losses or damages was known by us.

For Consumer International Transfers: You may notify us of errors you believe occurred in your transfer no later than 180 days after the date we disclose to you that the transfer will be available to the recipient. We will determine whether an error occurred within 90 days after we receive your notice and we will correct any error promptly. You should notify us of errors by calling the telephone number provided on the postpayment receipt or at a PNC branch.

For all other transfers: We shall be liable only for our own gross negligence or willful misconduct and shall not be responsible for any loss or damage arising from or in connection with (a) any inaccuracy, act or failure to act on the part of any person not within our reasonable control or (b) any error, failure or delay in processing of any payment order resulting from circumstances beyond our reasonable control including, but not limited to, any inoperability of communications facilities. You agree to promptly examine any confirmations of payment orders which we or other banks may send or make available to you, and all periodic statements of the accounts or accounts affected by payment order, and to promptly notify us of any discrepancies between your records and ours.

VII. Additional Terms and Conditions

A. Fees

All fees for funds transfer services shall be in accordance with our most recently published consumer or business fee schedule for your account and any other disclosure that may be required by applicable law.

B. No Waiver

Except for changes made in accordance with this Agreement, no deviation, whether intentional or unintentional, shall constitute an amendment of this Agreement, and no such deviation shall constitute a waiver of any right or duty of either of us.

C. Other Agreements

The terms and conditions of our most recently published Online Banking Service Agreement and consumer or business account agreement and fee schedule that apply to your account(s) are hereby incorporated by reference. This Agreement supersedes any prior agreement between you and us relating to the Service.

D. Notices

Unless otherwise stated in this Agreement, all notices required by this Agreement or by law to be given by either of us shall be sent via first class U.S. Mail, electronically or by any other means agreed upon between us. Written notices to you shall be sent to the email or physical address indicated by you on your accounts. Notices to us regarding the cancellation or amendment of payment orders or errors shall be provided in the time and manner described in this Agreement.

E. Termination

This Agreement shall remain in effect until we notify you of termination. PNC has the right to terminate the Agreement and your use of the Service at any time for any reason. Such termination shall not affect any payment orders received by us prior to receipt of such termination notice or any liabilities arising from previously processed payment orders. If you no longer agree to the terms of this Agreement, you must not continue to submit payment orders through the Service.

F. Governing Law

Payment orders under this Service shall be governed by the laws of the Commonwealth of Pennsylvania, including its Uniform Commercial Code Article 4A; provided, however, that if we are located in a state other than Pennsylvania, our state's law shall apply once it adopts Article 4A. For payment orders processed utilizing the communications network of the Federal Reserve System, Subpart B of Regulation J of the Federal Reserve System shall also apply. Terms used and undefined in this Agreement which are defined in Article 4A shall have the meanings set forth in Article 4A. For Consumer International Transfers, Regulation E of the Bureau of Consumer Financial Protection shall also apply. Payment orders are also subject to the rules of any payment network or clearinghouse through which the payment order is processed. You agree that you will not instruct us to process a payment order in violation of any applicable U.S. laws.

G. Cooperation

You authorize the exchange of information concerning you or your financial transactions among our affiliated companies and those companies providing services to us. You also agree to cooperate with us in any record keeping and reporting which we believe to be necessary to fulfill government requirements.

H. Exchange Rate for Refunds

For timely cancellation of Consumer International Transfers: Refund will be made to you of the total amount of funds provided by you within three business days of our receipt of your request to cancel the payment order, except as prohibited by applicable law related to refunds of any taxes paid.

For all other transfers: In the event a payment order is not executed, refund will be made to you of the U.S. dollar amount of such order (for payment orders expressed in U.S. dollars) or of the then current market value in New York of the foreign exchange (for payment orders expressed in a foreign currency), less all our wire and other expenses.