## AtoB Fee Schedule & Terms

**Last Updated: 2024/03/20**

### 1a. Overview of Fees:

<table>
<thead>
<tr>
<th>Fee Name</th>
<th>Applies To</th>
<th>Amount</th>
<th>Details</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Card Fee - Basic Tier</td>
<td>AtoB Flex</td>
<td>Flat fee of $15 / month for 1-5 cards, $3 / active card / month for each card after meeting the minimum</td>
<td>- The Per Card Fee - Basic Tier is a monthly subscription fee for access to the AtoB Platform and entry-level features</td>
<td>(2)</td>
</tr>
<tr>
<td>Per Card Fee - Basic Tier</td>
<td>AtoB Unlimited</td>
<td>$3 / active card / month</td>
<td>- The Per Card Fee - Basic Tier is a monthly subscription fee for access to the AtoB Platform and entry-level features</td>
<td>(2)</td>
</tr>
<tr>
<td>Per Card Fee - Premium Tier</td>
<td>AtoB Flex / AtoB Unlimited</td>
<td>$6 / active card / month</td>
<td>- Customers may opt-in to the Premium tier, which comes with access to additional features &amp; amenities that aren’t available on the Basic tier</td>
<td>(3)</td>
</tr>
<tr>
<td>Late Payment Penalty</td>
<td>AtoB Flex only</td>
<td>5% (+ 6% after 30 days overdue) of overdue balance or $50, whichever is greater</td>
<td>- The Late Payment Penalty applies if a statement isn’t paid in full by the due date</td>
<td>(4)</td>
</tr>
<tr>
<td>Account Setup Fee</td>
<td>AtoB Flex / AtoB Unlimited</td>
<td>$35 one-time (subject to customized offers)</td>
<td>- On Unlimited, the fee is deducted from AtoB Wallet before cards are enabled for use</td>
<td>(5)</td>
</tr>
<tr>
<td>Credit Enablement Account Setup Fee</td>
<td>AtoB Flex customers on Credit Enablement Program</td>
<td>$75 one-time fee (subject to customized offers)</td>
<td>- Credit Enablement Program (CEP) allows customers to be on credit who would not have qualified for credit without it. These are customers who are ineligible for credit per our standard policy. See details in section 6</td>
<td>(6)</td>
</tr>
</tbody>
</table>
| Credit Enablement Surcharge     | See details on the right | Up to 30 cents per gallon for a fixed duration of time                | - A surcharge applies to the following customers:  
  - Customers in Credit Enablement Program  
  - Customers on Flex (Credit) who may have previously missed payments or have demonstrated other credit factors that may increase credit risk based on AtoB’s credit policy | (7)     |
| Instant Access Fee              | AtoB Flex           | 1% of payment amount                                                  | - The instant Access Fee will allow for immediate access to funds when a customer is paying with a debit card.                                                                                           |         |

### 1b. Additional Information:

- As defined in AtoB’s Platform Agreement, fees and fee amounts outlined in this fee schedule are subject to change upon notice.
- The customer has the ability to cease usage of the AtoB platform or product should they disagree with the imposed fees.
2. Per Card Fee - Basic Tier

- The fee for the Basic Tier is based on the number of active cards on a customer’s account. A card is defined as active if it is set to active in the AtoB customer portal.
- The fee is triggered upon the first transaction on any card in the delivery batch and applied on a rolling basis to all active cards every 30 days thereafter.
- Customers can call in to cancel their AtoB account and stop paying the fee at any time.
- For Flex customers, the per card fee applies to all customers approved after 2/13/2023, unless specifically notified via email.

3. Per Card Fee - Premium Tier

- The fee for the Premium Tier is based on the number of active cards on a customer’s account. A card is defined as active if it is set to active in the AtoB customer portal.
- The fee is triggered upon card activation/delivery or upon upgrade to Premium tier and is applied to the account for the first time 30 days later and on a rolling basis every 30 days thereafter.
- Customers can call in to downgrade their AtoB account from Premium to Basic at any time by contacting support.
- For a list of features/amenities included in Premium, please refer to the table below:

<table>
<thead>
<tr>
<th>Feature</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Support</td>
<td>Support requests from users flagged for Premium Support will receive priority over other tickets, therefore reducing response/wait time</td>
</tr>
<tr>
<td>Card Security Unlock</td>
<td>Security feature that unlocks cards for use only if a driver with a verified phone number sends an SMS or uses the AtoB Driver app</td>
</tr>
<tr>
<td>Operating Hours</td>
<td>Ability set operating hours for your AtoB cards at an account-level</td>
</tr>
<tr>
<td>Manage allowed merchants categories &amp; merchants</td>
<td>Ability to block certain merchant categories &amp; whitelist specific merchants (Note: This feature is only available to customers that meet the qualification criteria for non-fuel spend)</td>
</tr>
<tr>
<td>Telematics-enabled Security (SAR &amp; Notifications)</td>
<td>Ability to integrate AtoB with your telematics provider in order to produce</td>
</tr>
</tbody>
</table>
Multi-user dashboard access | Shared dashboard access for multiple admins
---|---
Accounting reports with easy Quickbooks integration | Preformatted reports that can be uploaded to Quickbooks
Optimal Station Selection | Receive recommendations of the cheapest fuel in your area, in the Driver App, to ensure your drivers are fueling optimally.
Card, Driver, and Vehicle Tags | Update settings for a group of Cards, Drivers, and / or Vehicles with Tags settings

### 4. Late Payment Penalty

- For each statement for which payment fully covering the amount on the statement isn’t initiated before 5pm PST on the statement’s due date, a Late Penalty of $50 or 5% of the overdue balance (whichever is greater) will be applied to the account. The penalty is due immediately and is recorded on the next statement generated.
- Should the statement remain unpaid 30 days after the initial due date, an additional penalty of $50 or 6% (whichever is greater) of the statement balance will be applied.

### 5. Account Setup Fee

- This one-time fee is collected after a customer has been approved for the Unlimited or Flex products.
- For Unlimited customers, after the customer has paid this fee, AtoB will ship cards to the customer’s designated address.
- For Flex customers, this fee will be applied to the first statement.
- AtoB reserves the right to change the amount of this fee and present customers with customized versions of this fee.

### 6. Credit Enablement - Account Setup Fee

- Credit Enablement Program (CEP) is a program that allows customers to be on credit who initially would not have qualified for credit based on AtoB’s standard credit policy. Eligibility for the CEP Program is based on risk factors determined by AtoB’s credit policy for CEP.
- Credit Enablement Program is offered:
  - At the time of application decision as an alternative to AtoB’s prepaid product to customers who did not qualify for credit, but are eligible for CEP.
  - To Unlimited (prepaid product) customers who have demonstrated certain risk criteria as determined by the AtoB credit policy, and can now be considered for Credit Enablement Program
• Credit Enablement Program comprises of:
  ○ A one-time $75 account setup fee collected after the customer accepts the offer and connects a working business bank account. The one-time fee is paid via ACH settlement, and usually takes 3-5 business days to settle.
  ○ A Credit Enablement Surcharge (more details below) applied for a fixed duration period, as assessed by risk criteria based on the AtoB credit policy. After that fixed duration, as long as the customer makes on-time payments, the surcharge is removed.

7. Credit Enablement - Surcharge

• A surcharge applied to customers in the Credit Enablement Program (defined above in section 6), as well as subset of customers on credit who who may have previously missed payments or have demonstrated other credit factors that may increase credit risk based on AtoB’s credit policy
• Customers are explicitly notified that they will be charged a surcharge for a fixed duration period. If a customer no longer wishes to be an AtoB Credit Enablement Program customer, they can call in any time to convert their account to a prepaid account where the Credit Enablement Surcharge is not applied.