Terms and Conditions

Agreement between User/Client/Customer and 10X CPA Inc.TM ("The Company")

Welcome to our 10X.CPATM brand, "The Original Network of 10X.CPAsTM" tagline, and 10X CPA Inc. ("The Company). Our "Web pages and affiliates," (the "Sites") are comprised of various web pages operated by 10X CPA Inc. These websites are offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein (the "Terms"). Your use of our websites constitutes your agreement to all such Terms. Please read these terms carefully and keep a copy of them for your reference.

These are e-Commerce web pages for the subscription(s) and or one-time charges for accounting and financial services.

Privacy

Your use of our sites is subject to 10X CPA Inc.'s Privacy Policy. Please review our Privacy Policy, which also governs the Sites and informs users of our data collection practices.

Electronic Communications

Visiting our sites or sending emails to 10X CPA Inc. constitutes electronic communications. You consent to receive electronic communications, and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically, via email and on these Sites, satisfy any legal requirement that such communications be in writing.

Your Account

If you use these sites, you are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under your account or password. You may not assign or otherwise transfer your account to any other person or entity. You acknowledge that 10X CPA Inc. is not responsible for third party access to your account that results from theft or misappropriation of your account. 10X CPA Inc. and its associates reserve the right to refuse or cancel service, terminate accounts, or remove or edit content in our sole discretion.

Children Under Thirteen

10X CPA Inc. does not knowingly collect, either online or offline, personal information from people under the age of thirteen. If you are under 18, you may use these sites only with the permission of a parent or guardian.

Cancellation/Refund Policy

You may cancel your subscription at any time. Please contact us at cancel@10xcpa.com with any questions.

Links to Third Party Sites/Third Party Services

Our sites may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of 10X CPA Inc. and 10X CPA Inc. is not responsible for the contents of any Linked Sites, including without limitation any link contained in a Linked Sites, or any changes or updates to a Linked Sites. 10X CPA Inc. provides these links to you only as a convenience, and the inclusion of any link does not imply endorsement by 10X CPA Inc. of these sites or any association with its operators.

Certain services made available via our sites are delivered by third party sites and organizations. By using any product, service or functionality originating from our domains, you hereby acknowledge and consent that 10X CPA Inc. may share such information and data with any third party with whom 10X CPA Inc. has a contractual relationship to provide the requested product, service, or functionality on behalf of our Sites users, clients, and customers.

No Unlawful or Prohibited Use/Intellectual Property

You are granted a non-exclusive, non-transferable, revocable license to access and use our Sites strictly in accordance with these terms of use. As a condition of your use of these Sites, you warrant to 10X CPA Inc. that you will not use these Sites for any purpose that is unlawful or prohibited by these Terms. You may not use these Sites in any manner which could damage, disable, overburden, or impair these Sites or interfere with any other party's use and enjoyment of these Sites. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through these Sites.

All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on these Sites, are the property of 10X CPA Inc. or its suppliers and protected by copyright, trademarks, and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on these Sites. 10X CPA Inc. content is not for sale. Your use of these Sites does not entitle you to make any unauthorized use of any protected content, and you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use and will make no other use of the content without the express

written permission of 10X CPA Inc. and the copyright and trademark owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of 10X CPA Inc. or our licensors except as expressly authorized by these Terms.

Third Party Accounts

You will be able to connect your account to third party accounts. By connecting your account to your third-party account, you acknowledge and agree that you are consenting to the continuous release of information about you to others (in accordance with your privacy settings on those third-party sites). If you do not want information about you to be shared in this manner, do not use this feature.

International Users

The Service is controlled, operated, and administered by 10X CPA Inc. from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the 10X CPA Inc. Content accessed through our sites in any country or in any manner prohibited by any applicable laws, restrictions, or regulations.

Indemnification

You agree to indemnify, defend and hold harmless 10X CPA Inc., its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorney's fees) relating to or arising out of your use of or inability to use these Sites or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. 10X CPA Inc. reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with 10X CPA Inc. in asserting any available defenses.

Arbitration

In the event the parties are not able to resolve any dispute between them arising out of or concerning these Terms and Conditions, or any provisions hereof, whether in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved only by final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered by the American Arbitration Association, or a similar arbitration service selected by the parties, in a location mutually agreed upon by the parties. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. If any legal or equitable action, proceeding or arbitration arises out of or concerns these Terms and Conditions, the prevailing party shall be entitled to recover its costs and reasonable attorney's fees. The parties agree to arbitrate all disputes and claims regarding these Terms and Conditions or any disputes

arising as a result of these Terms and Conditions, whether directly or indirectly, including Tort claims that are a result of these Terms and Conditions. The parties agree that the Federal Arbitration Act governs the interpretation and enforcement of this provision. The entire dispute, including the scope and enforceability of this arbitration provision, shall be determined by the Arbitrator. This arbitration provision shall survive the termination of these Terms and Conditions.

Liability Disclaimer

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THESE SITES MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. 10X CPA INC. AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THESE SITES AT ANY TIME.

10X CPA INC. AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE

SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THESE SITES FOR ANY PURPOSE. TO THE MAXIMUM

EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS

IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. 10X CPA INC. AND/OR ITS

SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL 10X CPA INC. AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT,

PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THESE SITES, WITH THE DELAY OR INABILITY TO USE THESE SITES OR RELATED SERVICES, THE PROVISION OF OR

FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THESE

SITES,

OR OTHERWISE ARISING OUT OF THE USE OF THESE SITES, WHETHER BASED ON

CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF 10X CPA INC. OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF

DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THESE SITES, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THESE SITES.

Termination/Access Restriction

10X CPA Inc. reserves the right, in its sole discretion, to terminate your access to these Sites and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of California, and you hereby consent to the exclusive jurisdiction and venue of courts in California in all disputes arising out of or relating to the use of these Sites. Use of these Sites is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and 10X CPA Inc. as a result of this agreement or use of these Sites. 10X CPA Inc.'s performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of 10X CPA Inc.'s right to comply with governmental, court and law enforcement requests or requirements relating to your use of these Sites or information provided to or gathered by 10X CPA Inc. with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and 10X CPA Inc. with respect to these Sites and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and 10X CPA Inc. with respect to these Sites. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

10X CPA Inc. reserves the right, in its sole discretion, to change the Terms under which our "Sites" are offered. The most current version of the Terms will supersede all previous versions. 10X CPA Inc. encourages you to periodically review the Terms to stay informed of our updates.

Contact Us

10X CPA Inc. welcomes your questions or comments regarding the Terms and Conditions:

10X CPA Inc. Valley Village, California 91607

Email Address: tac@10xcpa.com

Telephone number: +1-310-696-1150

Effective (April 1, 2025)