

Terms of Use

Revised: February 2, 2026

Thank you for visiting our site! Before accessing or using any of the services we offer, please read these Terms of Use carefully. These Terms of Use, along with our [Privacy Policy](#), and all rules, policies, terms, and conditions mentioned or linked here (collectively called "Terms" or "Terms of Use"), are set by Alvva Financial, Inc (referred to as "Alvva", "ALVVA", "alvva.com", "our," "us," or "we"). These Terms govern your access to or use of the applications, websites, content, products, services, and programs provided by Alvva (collectively, the "Services"). "You" and "Your" refer to the user of the Services. "Website" includes all websites maintained by Alvva Financial, Inc and all its subsidiaries and/or affiliates.

You acknowledge that you have read and understood these Terms. You agree and understand that these Terms legally act as a signed, written contract between you and us.

Disclaimer: Alvva is not a lawyer, a law firm, or a substitute for a lawyer or law firm. Our Services do not constitute legal advice, and there is no attorney-client relationship between you and us. We never review your submissions for legal sufficiency, draw legal conclusions, give legal advice, opinions, or recommendations about your legal rights, remedies, defenses, options, form choices, or strategies, or apply the law to your specific situation's facts. If you need legal advice for your specific issue, or if your matter is too complicated for our Services, you should consult a licensed attorney in your area.

Agency

A. By using the Service, you specifically authorize and instruct Alvva and our third-party service providers to electronically retrieve your account information maintained by third-party data sources with whom you have a contract ("Your Account Information") on your behalf.

B. You agree that when Alvva retrieves Your Account Information, Alvva is acting as your agent, not as the agent of or on behalf of any third party. You agree that these third-party account providers are entitled to rely on the authorization, agency, and power of attorney you grant here.

C. For the purpose of this Agreement and solely to get and provide Your Account Information to you as part of the Service, you grant Alvva a limited power of attorney, and appoint Alvva as your attorney-in-fact and agent, to access third-party sites, servers, or documents, retrieve Your Account Information, and use Your Account Information.

Description of Services; No Affiliation with Government Agencies

Alvva offers a platform designed to help you complete certain forms required by U.S. government agencies for immigration, non-immigrant visas, and citizenship, and provides other related services described on the Alvva Site. Alvva is not affiliated with or endorsed by United States Citizenship and Immigration Services (USCIS), the U.S. Department of State (USDOS), or any other United States government agency. All government-required forms are available for free from the relevant agencies. Using the Alvva Site and Services is not mandatory to complete and file these forms.

Government regulations, forms, and fees are subject to change. If a change in form, fee, or government policy occurs that might affect your application after you receive the completed application materials, Alvva will provide updates to your application at no cost for up to 30 business days after you receive the application packet.

Limitations of Use

By accessing and using the Services, you confirm and promise that: (i) you are at least 18 years old and are a legal adult where you live; (ii) you have the right, authority, and capacity to enter into this agreement and to follow the Terms, and that you will follow them. The Services are offered only for your personal use, not for

the use or benefit of others. Your account cannot be used for Services performed for another person. You agree to use the Services only for legal purposes. You must not use the Services in any way that would violate any applicable law, regulation, rule, or ordinance of the United States or any state, or that could result in civil or criminal liability; and (iii) you legally own, and are authorized to provide us and our third-party service providers with, all account information and login credentials needed to allow us to retrieve Your Account Information and for your use of the Service.

Prohibited Conduct

As a condition of using the Services, you promise not to use them for any purpose forbidden by these Terms. You are responsible for all your activity related to the Services.

Collection and Use of Your Information

All our collection and use of any personal information about you will comply with our [Privacy Policy](#) and will only be for the purpose of providing our Services to you.

You always have the choice whether or not to provide personal information. If you choose not to provide the requested personal information, you might not be able to use certain features of the Services. We advise you to be careful when sharing your personal data and only share information relevant to your case for any sponsors or family members directly involved. While sharing this information can be beneficial, especially if it relates to a case for one of your family members, sharing your account information can expose you to risks like identity theft, especially if genetic or family history information is shared. If you feel the need to give access to additional personal details, we recommend sharing them in a secure way outside of the Alvva platform.

Data Collection and Usage

We will collect geolocation, IP address information, financial information, medical information, as well as basic identifying information related to your USCIS application(s). This information, and any de-identified, anonymized, or pseudonymized data, will not be shared with third parties, except as stated in this document, and these third parties will be bound by the terms and conditions in our [Privacy Policy](#). Third-party use or disclosure of user information (including de-identified, anonymized, or pseudonymized data) is prohibited for any reason without your active consent.

This includes email, and first and last name. Providing Alvva with your personal case identification number given to you by USCIS is voluntary, and this information will only be used to retrieve your records and give you updates on your case. You will only be able to see these updates by logging into your Alvva account.

We will keep user information for dormant users for up to five years. A dormant user is defined as someone who has not logged into their Alvva account for more than six months.

If there is a data breach, we will notify you via email and provide instructions for any further actions you may need to take.

If there is a transfer of ownership or Alvva closes or sells its business, you will be given one of the following options for managing any health information shared with Alvva: securely dispose of, transmit, or download your information. We will contact you via email to notify you and confirm your choice in the event of a transfer, sale, or business closure.

Your Use of the Services

A. User Content. All content added, created, uploaded, submitted, distributed, or posted to the Services by users, whether made public or sent privately, is the sole responsibility of the person who created that content. You represent that all content you provide is accurate, complete, up-to-date, and complies with all applicable

laws, rules, and regulations. You acknowledge that all content you access using the Services is at your own risk, and you will be solely responsible for any damage or loss to you or any other party resulting from it. We do not guarantee that any content you access on or through the Services is or will remain accurate.

We handle User Content in compliance with privacy laws applicable to us.

B. Information on the Services. Information on this Website is not meant for distribution to, or use by, any people or entities in any jurisdictions or countries where such distribution or use is unauthorized or illegal, or where any content or transaction on this Website is unlawful. Users of this Website do so on their own initiative and are responsible for complying with local laws. None of the products or services referenced on this Website constitutes a firm offer of credit or a credit agreement or contract.

This Website provides general information about us and the products and services offered by us and through us. Your eligibility for specific products and services is subject to final determination, restrictions, and acceptance by us or the affiliate or partner that issues the product or service.

We may discontinue or change the information, products, or Services described here at any time. Any dated information is current only as of its publication date. We and our partners do not commit to updating or changing any such information. We reserve the right to end any or all offerings without prior notice to the user. Furthermore, by offering information, products, or services via this Website, neither we nor our partners are soliciting any person to use such information, products, or services in jurisdictions where providing information, products, or services is prohibited by law.

C. Your Application. You agree that Alvva may use your receipt number to check your application status occasionally, either independently or through an affiliate tool, so that we can provide

you with relevant general information about the steps in the application process.

D. License Grant to You. Provided you fully comply with this Agreement, you are granted a limited, non-exclusive, non-transferable, revocable license to use the Site and Services only in the manner authorized and intended by Alvva. Any rights not specifically granted in this Agreement are expressly reserved by Alvva. The resale or distribution of materials available on the Site without Alvva's express, written consent is prohibited. All such materials are authorized only for your own personal use.

E. License Grant by You. When you send any information, content, materials, or data to or through the Site or Services, other than information, content, materials, or data submitted to create your account or prepare applications and/or forms ("User Content"), you grant Alvva and its affiliates a non-exclusive, royalty-free, perpetual, irrevocable, and fully sublicensable right to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display such User Content, including worldwide in any media. Alvva is not obligated to: (a) keep any User Content you submit; (b) pay you any compensation for any User Content; or (c) respond to any User Content you submit. You represent and warrant that you own or have obtained all necessary rights and/or licenses to the User Content you submit, and that Alvva's use of such User Content does not violate or infringe upon the rights of any person or entity.

E. Restrictions on Your Access To and Use of Site and Services

In connection with your access to or use of the Site or Services, you must not:

Access data not meant for you or log onto a server or account you are not authorized to access;

Use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots,

avatars, or intelligent agents) to access, navigate, or search the Site, other than generally available third-party web browsers (e.g., Mozilla Firefox, Google Chrome, and Microsoft Edge);

Use any device, software, or routine to interfere or attempt to interfere with the proper working of the Site or any activity being conducted on the Site or take any action that places an unreasonably or disproportionately large load on the Alvva network or infrastructure;

- Attempt to probe, scan, or test the vulnerability of an Alvva system or network or to breach security or authentication measures without proper authorization;
- Attempt to interfere with service to any user, host, or network, including, without limitation, by submitting a virus to the Site or through the Service, overloading, “flooding,” “spamming,” “mailbombing,” or “crashing”;
- Send unsolicited email, including promotions and/or advertising of products or services;
- Forge any TCP/IP packet header or any part of the header information in any email or newsgroup posting;
- Copy, modify, adapt, reproduce, reverse engineer, decompile, disassemble, or prepare derivative works from Alvva software, Alvva Content, or User Content that is not your own;
- Use or attempt to use any Alvva Content, User Content, or any other data or information found on or accessed through the Site or Services as input into or for the development or training of generative artificial intelligence, machine learning, algorithms, software, or related technologies;
- Distribute viruses, malicious code, malware, or any other technologies that may harm Alvva, the Site, the Services, or a user;
- Violate or circumvent any applicable laws, regulations, or Alvva technical measures, security measures, or policies;

- Violate, infringe, or breach the rights of Alvva or a third party, including, but not limited to any copyrights, trademark rights, patent rights, trade secret rights, rights of publicity or personality, moral rights, or any other proprietary rights;
- Submit to the Site or through the Services any false, inaccurate, misleading, deceptive, defamatory, or libelous materials or User Content; or
- Knowingly withhold or fail to disclose information requested by Alvva or required to be included or disclosed on a USCIS form or other government form or engage in any action that constitutes fraud.
- Submitting false, inaccurate, misleading, or deceptive information, or failing to disclose information requested by Alvva or required to be included or disclosed on a USCIS form or other government form may result in your application being denied by the applicable government agency, and Alvva will not be liable to you as a result of such actions.

Violations of system or network security may result in civil or criminal liability. Alvva will investigate incidents that may involve such violations and may involve, and cooperate with, law enforcement authorities in prosecuting users who are involved in such violations.

Consent to Electronic Transactions and Communications

We will provide certain disclosures to you before you complete a transaction electronically via the Services. Additionally, we need your consent to enter into such transactions before we can deliver, or authorize the delivery of, certain documents to you electronically. By creating an account, you agree that you may receive electronic communications from Alvva and its affiliates, including offers, newsletters, account notices, and updates. If at any time you no longer wish to receive such electronic

communications, you may opt-out by clicking the designated link in the communication.

Termination

You agree that we may, at our sole discretion, suspend or end your access to all or part of our Services for any reason, as allowed by law, including, without limitation, a breach of these Terms. Any suspected illegal, fraudulent, or abusive activity may be grounds for ending your relationship and may be reported to appropriate law enforcement authorities. Upon suspension or termination of your account, your right to use the Services will immediately stop, and we reserve the right to remove or delete any information you may have on file with us, including any account or login information. You may end this Agreement at any time by providing written notice to Alvva via email to apoyo@alvva.co. Except where you end this Agreement due to an uncorrected material breach of this Agreement by Alvva, Alvva will not be obligated to refund you any Service Fees previously paid to Alvva for the Services. Alvva may end this Agreement immediately with or without notice, and/or may deny you access to the Site or Services, in Alvva's sole discretion, if you breach, or threaten to breach, any term of this Agreement. If you have already paid for Services and are found to be in violation of this Agreement, your account will be deleted without notice, and no refund of Service Fees will be made.

Special Provisions Applicable to Software

If you download or use any software provided by Alvva, such as an app, you agree that from time to time, the software may download and install upgrades, updates, and additional features from us to improve, enhance, and further develop the software.

You will not modify, create derivative works of, decompile, or otherwise attempt to extract source code from us, unless you are specifically permitted to do so under an open-source license, or we give you express written permission.

Intellectual Property

The content of this Website, including but not limited to all images, icons, text, videos, music, software, logos, and expressions and ideas, belongs to us and is protected by law, including without limitation, United States copyright law, trademark law, and applicable international treaties. We reserve all rights in and to the Website. We may take legal action against any person who violates any of our intellectual property rights, including information set forth on this Website.

If you submit suggestions or other feedback about the Website or your experience ("Feedback"), you agree that all ideas, expressions, and inventions submitted to us via this Website shall be considered and remain our property, and we will be free to use any such Feedback, including ideas, concepts, know-how, or techniques provided, for any purpose and without restriction or obligation to you. You are granted permission to use the information provided to you on or via the Website solely for your own personal, non-commercial use, provided that none of the content is modified and that any legal notices are kept. Except as stated here, none of the content may be used, copied, reproduced, distributed, published, displayed, downloaded, or sent in any form by any means without our prior written permission.

Service Fees

While Alvva makes a large amount of information available for free, it charges fees for some of its services ("Service Fees"). All Service Fees will be listed on the Site. USCIS, USDOS, and other agencies charge fees for the filing and processing of various government forms ("Government Fees"). Government Fees are separate from our Service Fees and must be paid to the applicable government agency at the time of filing. Because Government agencies change their fees occasionally, the Government Fees required at the time your application is ready to be filed may be different from the Government Fees communicated to you when you purchased our Services.

Payment of Service Fees.

When you purchase services for which Service Fees apply, you will need to provide Alvva with valid, up-to-date credit card or other payment information. You authorize Alvva to charge your credit card or other payment method for all Service Fees you incur as they become due. You are responsible for keeping your payment information up-to-date. If we cannot charge you for Service Fees when due because your payment information is incorrect or no longer valid, or if we do not receive your payment when due, Alvva will not be obligated to provide the services associated with those Service Fees. Missing a payment due date, for any reason, will make you ineligible to continue using our installment payment service, and we reserve the right to require you to pay your remaining balance with us when we send you your application materials.

Minimum Number of Payments.

If you have chosen our deposit payment plan to pay for our service fees and government fees over multiple installments, we require payment in full before sending you your final application materials.

Treatment of Fees Paid.

Our goal is to make your process as smooth as possible. To achieve this, we have invested heavily in developing the technology needed to complete your process. The Service Fees you pay Alvva are payment for the technological and other resources made available to you and are therefore considered earned upon receipt.

Refunds/Credits.

The decision whether to issue a refund or credit outside of this policy, other than a refund due to a billing error by Alvva, will be

made in Alvva's sole discretion, in good faith, and we reserve the right to deny a request for a refund or credit.

If you are not fully satisfied with Alvva, please contact us at apoyo@alvva.co to receive additional support.

RFE Support Guarantee

If you receive a Request for Evidence (RFE) or other notice from the U.S. Citizenship and Immigration Services (USCIS) because of an error Alvva made, we'll help you respond to the government at no additional cost.* Alvva will also credit you \$25 to help cover miscellaneous costs related to resending your application packet.

*If you received an RFE because you failed to include required documents even when Alvva warned you about those missing documents, you will not be eligible for a refund, though Alvva may provide additional support to re-submit an application on a case-by-case basis.

Guaranteed Approval or Your Money Back

If your petition is denied by USCIS, Alvva will refund 100% of the fees paid to Alvva for the denied petition. The following conditions apply:

- Refund requests must be submitted within 14 days of the denial and must include a copy of the denial letter from the USCIS that indicates the reason for denial.
- Denial must not be because you failed to respond in a timely manner to an RFE or inquiry from USCIS, or failed to appear for your interview.
- Denial must not be because of an error that is outside of Alvva's control, such as failing to include a signature on forms before submitting an application.

All refunds are issued by credit card only and to the original purchaser. Refunds will be processed within 14 days and may take

an additional 5-10 days to post to your account. Fees paid to the government or any third party are not refundable.

Third Parties; Third Party Content and Services

References on the Site to any third parties, including people or companies, and to any products or services of such third parties, are provided only as a convenience to you. Alvva does not endorse, recommend, approve of, or make any promises or guarantees regarding any third parties or their products or services. Without limiting the above, Alvva is not a lawyer referral service and makes no promises or guarantees regarding any law firms or attorneys that may be referenced on the Site, including whether any such law firm or attorney is licensed, qualified, competent, or otherwise capable of providing adequate legal advice regarding your specific legal issues. Alvva may provide links to third-party websites. Alvva is not responsible for the content of any third-party websites and does not make any promises regarding the content or accuracy of material on such websites. You may be required to agree to Third-Party Terms if you visit a third-party website or use a third-party service. If you choose to follow a link to any third-party website, you do so entirely at your own risk.

We may mention other people or companies on our website, including attorneys or law firms, and we may provide links to other websites, including law firm websites. However, by doing so, we are not stating our approval of those other people, companies, or websites, nor are we making any promises about them. We are not a lawyer referral service. If you visit a website we link to, we are not responsible for anything that happens with respect to your access or use of that website.

Disclaimer of Warranty

This Website content is provided "as is" and without any promises or guarantees, either express or implied, including but not limited to implied warranties of merchantability and fitness for a particular purpose.

We assume no responsibility for, and will 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 this Website, the web, or your downloading of any materials, data, text, images, video, or audio from this Website or the web.

We do not promise or state that your use of materials displayed on this Website will not violate the rights of third parties not owned by or affiliated with us.

Limitations of Liability

We try to provide accurate and timely information on this Website; however, there may be accidental factual, typographical, or technical errors. Also, there are certain aspects of web usage, email, your computer, and your connection to the internet that we cannot control. Therefore, we do not promise that the operation of this Website will be uninterrupted or error-free, and we will not be liable for any interruptions, errors, or loss. For these reasons, we cannot guarantee the accuracy, completeness, or timeliness of the information, text, graphics, links, or other items on this website or the privacy of responses to you via email.

Under no circumstances will we be liable to you or any third party, whether based in contract, tort, warranty, reliance, or otherwise, for any direct or indirect, special, incidental, or consequential damages that may arise in connection with this Website, or from your use of, or inability to use, this Website by any person; 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 during reply to you by email or other electronic means; even if Alvva Financial, Inc. or its representatives are advised of the possibility of such damages, losses, or expenses.

Confidentiality of Internet Not Guaranteed

Although we try to protect information you send us, we cannot guarantee that information sent over the internet is completely confidential, and we specifically disclaim any implied promise to the contrary. There are certain aspects of internet usage, your computer, and your links to the internet we cannot control. Therefore, sending information to us on the internet must be done at your own risk.

Copyright Infringement (Digital Millennium Copyright Act)

Alvva respects the intellectual property of others. We strive to respond promptly to proper notices of copyright infringement by removing or stopping access to material that is allegedly infringing. It is Alvva's policy to end the access privileges of those who repeatedly violate the copyrights of others.

Submitting a Copyright Infringement Notification. If you think something on the Site illegally uses your copyrighted work, please send a notice with the following details to Alvva's Copyright Agent:

- An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;
- A description of the work in which you hold a copyright interest that you believe is being infringed;
- A description of the location on this website where the allegedly infringing material is located (preferably including a URL address); your address, telephone number, and email address;
- A statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law; and
- A statement by you, made under penalty of perjury, that the above information in your notification is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

Alvva's Copyright Agent can be reached at the following address:

Alvva Financial, Inc.
1300 El Camino Real Suite 100 #58, Menlo Park, CA 94025.
Attn: Copyright Agent
apoyo@alvva.co

When Alvva removes material or stops access to material in response to an infringement notification, Alvva will make a reasonable attempt to contact the allegedly infringing party, provide information about the notification and removal, and provide information about submitting a counter-notification. Alvva may also provide a copy of the infringement notification to the allegedly infringing party.

Submitting a Counter-Notification. If you believe that material identified in a copyright infringement notification is not, in fact, infringing, or if you are authorized by the copyright owner, their agent, or the law to post and utilize the material in question, you may submit a counter-notification to Alvva's Copyright Agent (identified above), including the following requisite information:

- your physical or electronic signature;
- clear identification of the material that has been removed or to which access has been disabled, and the precise location where the material was accessible before its removal or disabling;
- a formal declaration, made under penalty of perjury, that you genuinely believe the material was removed or disabled due to an error or an incorrect identification of the material; and
- your full name, physical address, telephone number, and email address, along with a statement consenting to the jurisdiction of the federal court in the Western District of

Washington, and an agreement to accept service of process from the individual who originally submitted the notification of the alleged infringement.

Upon receiving a valid counter-notification, Alvva reserves the right to forward a copy to the original complaining party, informing them that we may reinstate the removed material or re-enable access to it within 10 business days. This action will proceed unless the original complaining party initiates a formal court action, seeking a court order against the person who provided the allegedly infringing material, the removed material may be replaced, or access to it restored, 14 business days or more after receipt of the counter-notification, at Alvva's sole discretion.

Other Terms and Conditions

These Terms, along with any other written agreements between Alvva and you resulting from activities related to the Services, represent the complete and exclusive agreement between the parties regarding the Services and your usage, superseding all prior agreements. Should any provision of these Terms be deemed unenforceable, the remaining provisions will retain their full force and effect. Our failure to enforce any of these Terms will not constitute a waiver of that provision. Any modification or waiver of these Terms must be executed in a written document signed by Alvva. You may not assign or transfer any of your rights or obligations under these Terms to a third party without our prior written consent. We retain the unrestricted right to assign all of our rights and obligations under these Terms in connection with a merger, acquisition, asset sale, operation of law, or otherwise. Nothing within these Terms shall be construed to prevent us from complying with applicable laws. These Terms do not confer any rights upon third-party beneficiaries. We reserve all rights not expressly granted to you herein. You are required to comply with all applicable laws when utilizing or accessing the Services. In the event of any revisions to our Privacy Policy and Terms of Use, we

will notify you via email, provide a concise, easily understandable summary of the changes, and request your affirmative consent for all modifications implemented.

Indemnification

You agree to defend, indemnify, and hold harmless Alvva, including its officers, directors, shareholders, employees, and third-party service providers, from and against all actual or threatened third-party claims, legal proceedings, or lawsuits arising out of or predicated upon your breach of our Limitations of Use.

Amendments

We reserve the unilateral right to revise these Terms of Use periodically. You acknowledge and agree that you are responsible for regularly reviewing these Terms to familiarize yourself with any modifications. Should we institute a material change to these Terms, we will provide you with reasonable advance notice of such changes (for instance, by displaying a prominent banner on our Services or by sending you an email). Your continued utilization of the Services subsequent to notification of such modifications will signify your acknowledgment of and agreement to the revised terms and conditions. Obligations and rights stipulated under the terms of insurance policies procured through the use of the Services are subject to modification solely according to the terms of those specific insurance policies, as applicable.

Data Access Rights and Privacy

No data is sold for profit or other monetary transactions. Residents of California have certain rights allowing them to access, correct, or delete Personal Information that we may have collected. To exercise your data access, correction, or deletion rights, please contact us at apoyo@alvva.co or at the mailing address provided below.

Dispute Resolution by Binding Arbitration

Please read this carefully. It affects your rights. We believe customer concerns can be resolved quickly by emailing our Customer Care Center at apoyo@alvva.co. If Alvva is unable to resolve your complaint to your satisfaction (or if we have not been able to resolve a dispute with you after trying to do so informally), we each agree to resolve such disputes through binding arbitration or in small claims court, rather than in a court of general jurisdiction. Arbitration is less formal than a lawsuit in court. Arbitration uses a neutral arbitrator instead of a judge or jury, limits discovery, and is subject to very limited review by courts. Any arbitration under this Agreement will take place on an individual basis; class arbitrations and class actions are not allowed.

If you win in arbitration, you may recover attorney's fees from Alvva to the same extent as you would in court. The arbitrator will apply the same time limit for filing claims that would apply in court.

Arbitration Agreement:

Alvva and you agree to arbitrate all disputes and claims between us before a single arbitrator. The types of disputes and claims we agree to arbitrate are meant to be interpreted broadly and include, without limitation:

- Claims arising out of or relating to any aspect of the relationship between us, whether based on contract, tort, statute, fraud, misrepresentation, or any other legal theory;
- Claims that arose before these or any prior Agreement (including, but not limited to, claims relating to advertising);
- Claims currently the subject of purported class action litigation in which you are not a member of a certified class; and
- Claims that may arise after the termination of this Agreement.

For the purposes of this Arbitration Agreement, references to

“Alvva,” “you,” and “us” include our respective subsidiaries, affiliates, agents, employees, business partners, predecessors in interest, successors, and assignees, as well as all authorized or unauthorized users or beneficiaries of services or products under this Agreement or any prior agreements between us. Beneficiaries include, but are not limited to, those seeking to change immigration status and any relatives.

Either party may bring an individual action in small claims court or in a court of proper jurisdiction seeking injunctive relief in addition to arbitration. This Arbitration Agreement does not stop you from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into this Agreement, you and Alvva are each giving up the right to a trial by jury or to participate in a class action or class or mass arbitration. This Agreement shows a transaction or website use in interstate commerce, and thus the Federal Arbitration Act (“FAA”) governs the interpretation and enforcement of this provision. This arbitration provision will remain in effect even after this Agreement ends.

A party who intends to seek arbitration must first send, by U.S. certified mail, a written Notice of Dispute (“Notice”) to the other party. A Notice to Alvva should be addressed to: Notice of Dispute, CEO, Alvva Financial, Inc. , 1300 El Camino Real, Suite 100 #58, Menlo Park, CA 94025 (the “Notice Address”). The Notice must (a) describe the nature and basis of the claim or dispute and (b) state the specific relief sought (“Demand”). If Alvva and you do not resolve the claim within 30 days after the Notice is received, you or Alvva may start an arbitration proceeding. During the arbitration, the amount of any settlement offer made by Alvva or you will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or Alvva is entitled.

If the arbitrator issues an award in your favor that is greater than the value of our last written settlement offer made before an arbitrator was selected, Alvva will:

Pay you either the amount of the award or \$2,000 (“the Alternative Payment”), whichever is greater; and pay your attorney, if any, the amount of attorney’s fees, and reimburse any expenses (including expert witness fees and costs), that your attorney reasonably incurs for investigating, preparing, and pursuing your claim in arbitration (the “Attorney’s Payment”).

If Alvva did not make a written offer to settle the dispute before an arbitrator was selected, you and your attorney will be entitled to receive the Alternative Payment and the Attorney’s Payment, respectively, if the arbitrator awards you any relief on the merits. The arbitrator may make rulings and resolve disputes as to the payment and reimbursement of fees, expenses, and the alternative payment and the attorney’s fees at any time during the proceeding and upon request from either party made within 14 days of the arbitrator’s ruling on the merits.

In evaluating whether an award that includes attorney’s fees or expenses is greater than the value of our last written settlement offer, the arbitrator will include in his or her calculations only the value of any attorney’s fees or expenses you reasonably incurred in connection with the arbitration proceeding before our settlement offer.

The right to attorney’s fees and expenses discussed in this section adds to any right to attorney’s fees and expenses you may have under applicable law. Thus, if you would be entitled to a larger amount under applicable law, this provision does not prevent the arbitrator from awarding you that amount. However, you may not recover duplicate awards of attorney’s fees or costs. Although under some laws we may have a right to an award of attorney’s fees and expenses from you if we win in an arbitration proceeding, we will not seek such an award unless the arbitrator determines that either the substance of your claim or the relief sought is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)). If you are a resident of California, Alvva will not seek an award of

attorneys's fees and expenses if we win in the arbitration proceeding.

YOU AND Alvva AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITIES AND NOT AS PLAINTIFFS OR CLASS MEMBERS IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING OR IN THE CAPACITY OF A PRIVATE ATTORNEY GENERAL, INCLUDING IN ARBITRATION. Unless both you and Alvva agree otherwise, the arbitrator may not combine more than one person's claims, and may not otherwise oversee any form of a representative or class proceeding. The arbitrator may award any relief that a court could award that is tailored to the individual claimant and would not affect other customers.

Neither you nor we may seek relief that is not tailored to the individual and would affect other customers. If a court decides that applicable law prevents the enforcement of any of this paragraph's limitations as to a particular claim for relief, then that claim (and only that claim) may be separated from the arbitration and brought in court.

If the amount in dispute exceeds \$75,000 (excluding attorney's fees and expenses) either party may appeal the award to a three-arbitrator panel by a written notice of appeal within thirty (30) days from the date of entry of the written arbitration award.

The three-arbitrator panel will issue its decision within one hundred and twenty (120) days of the date of the appealing party's notice of appeal. The decision of the three-arbitrator panel will be final and binding, subject to any right of judicial review that exists under the FAA.

Despite any provision in this Agreement or elsewhere to the contrary, Alvva agrees that if we make any changes to this arbitration provision (other than a change to any notice address, website link, or telephone number provided here), that change will not apply to any dispute of which we had written notice on the effective date of the change. Moreover, if we seek to end this

Agreement, any such termination will not be effective as to this Arbitration Agreement until at least thirty (30) days after written notice of such termination is provided to you, and will not be effective as to disputes which arose before the date of termination.

Changes to Agreement

Alvva may make changes to this Agreement at any time. If we make any significant changes, we will notify you via email if you have created an account (sent to the email address specified in your account) or by posting the revised Agreement on the Site before any changes become effective. You should review our Agreement each time you access the Site or use the Services. Your continued use of the Site or Services after the posting of any changes or notice to you of the changes means you agree to such changes.

Governing Law.

This Agreement will be interpreted according to and governed exclusively by the laws of the State of California applicable to agreements made among California residents and to be performed entirely within such jurisdiction, regardless of the parties' actual homes.

Contact Alvva

Please contact us by email at apoyo@alvva.co, by phone at 650-397-8890, or by mail at 1300 El Camino Real Suite 100 #58, Menlo Park, CA 94025.