

Mesh ID End User Terms

Version 2 – effective 23 September 2026

In short. The firm that invited you (the Customer) uses Mesh ID to collect and verify information about you, or about the entity you represent. The Customer decides what information it needs, which checks are carried out and which underlying services are used. We provide the software; the Customer decides what happens next and is responsible for the outcome. There is no charge to you for using it. If you have questions about your onboarding or the information you have been asked for, the Customer is the right place to go. The same terms apply whether you have an account or have been asked once to provide something. These terms explain what you can expect from us and what we expect from you.

I. About these terms

- 1.1 Mesh ID B.V. ("**Mesh ID**", "we", "us", "our") is a company registered in Amsterdam, the Netherlands, at Koningin Wilhelminaplein 1, 1062 HG Amsterdam, with Chamber of Commerce number 69878374. We provide a software platform that regulated firms use to carry out client due diligence, often called KYC or KYB.
- 1.2 You have been invited to use the Mesh ID Platform by the firm named on your invitation or on the acceptance screen (the "**Customer**"). The Customer is carrying out due diligence on you, or on the entity you represent, because it is required to do so by law. The Mesh ID Platform may be presented to you under the Customer's own branding.
- 1.3 These terms are an agreement between you and Mesh ID. They govern your access to and use of the Mesh ID Platform, and nothing else. They do not govern your relationship with the Customer. Whatever you have agreed with the Customer, including its own terms and its privacy notice, stands separately from this document.

- 1.4 There is no charge to you for using the Mesh ID Platform. The Customer pays for it under a separate agreement to which you are not a party, and you have no rights or obligations under that agreement.
- 1.5 **Who these terms apply to.** These terms apply to everyone who uses the Mesh ID Platform following an invitation, whether you hold an Account or have been asked only once to provide information, upload documents or complete a check. A few clauses apply only if you hold an Account or act for an Entity, and each of them says so. If you use the Mesh ID Platform as an employee, agent or representative of the Customer, the agreement between the Customer and Mesh ID governs your use, and these terms apply to you only where they do not conflict with it.
- 1.6 You can download a copy of these terms at any time from meshid.com/legal/end-user-terms. Every version we publish stays available at that address, each with its version number and the date it took effect.
- 1.7 By continuing past the acceptance screen, you accept these terms. If you do not accept them, do not continue, and contact the Customer to agree another way of providing your information. We record which version of these terms you accepted and when.

2. The essentials

This section is a summary. It is not a substitute for the full terms and does not limit them.

What we expect from you

- Provide information that is accurate, complete and yours to give.
- If you are asked to complete a Biometric Check, complete it yourself, and never complete one for anyone else.
- Keep your sign-in details and your device secure.
- Use the Mesh ID Platform only for the onboarding you were invited to complete.

What you can expect from us

- We process your information on the Customer's instructions and for its due diligence only.
- We make no decisions about you. The Customer does, and a person at the Customer makes them.
- We do not sell your personal data, and we will not send you marketing about Mesh ID unless you have opted in to receive it and the Customer has allowed us to offer that choice.
- We keep the Mesh ID Platform secure, and we show you any new version of these terms and ask you to accept it before you continue.

3. Definitions

In these terms:

Account the personal access we create for an End User on the Mesh ID Platform.

Authorised User an employee, agent or contractor of the Customer who administers onboarding on the Mesh ID Platform.

Biometric Check a check in which an image of a person's face is captured and compared against the photograph in their identity document, which may include a test that the person is physically present.

Customer the firm that invited you, as described in clause 1.2.

End User you, being any person who accesses the Mesh ID Platform following an invitation from the Customer or from another End User, whether or not you hold an Account, and whether you act for yourself or as the representative of an Entity.

Entity a company, partnership, trust, fund or other organisation on whose behalf an End User acts.

Mesh ID Platform the software platform we make available to you, including its interfaces, features and documentation, however branded.

Screening automated searches against sanctions lists, politically exposed person lists, watchlists and adverse media sources.

Submitted Data the information and documents that you, or anyone acting for you, submit through the Mesh ID Platform, and the results of any Verification Check carried out on them.

Verification Check any check carried out through the Mesh ID Platform on information or documents you submit, including document authentication, address verification, register searches, Screening and a Biometric Check.

4. Your Account

This clause applies if you hold an Account.

- 4.1 We create an Account for you when the Customer invites you. You access it using the email address on your invitation and the sign-in method we show you.
- 4.2 Your Account is personal. Keep your sign-in details secure and do not share them. You are responsible for everything done through your Account.
- 4.3 Take reasonable care of the device you use to access the Mesh ID Platform: lock it, keep its operating system and browser up to date, and do not let anyone use it in a way that gives them access to your Account.
- 4.4 Tell the Customer straight away if you think someone else has gained access to your Account. You may also tell us at support@meshid.com.
- 4.5 Someone may help you use your Account, for example an assistant or a colleague, provided that you remain responsible for what they do and that they do not complete a Biometric Check in your place. Clause 7.5 applies without exception.
- 4.6 You may stop using the Mesh ID Platform at any time and ask the Customer to close your Account. Closing your Account ends your access. It does not delete Submitted Data, which is dealt with in clause 11.

5. What we do and what we do not do

- 5.1 The Mesh ID Platform lets you provide information and documents to the Customer, complete Verification Checks, see what the Customer has asked you for, and see the status of those requests.
- 5.2 **We do not decide anything about you.** We pass the information you provide and the results of Verification Checks to the Customer. The Customer decides whether to accept you as a client, whether to ask for more, and whether to end its relationship with you. Any such decision is the Customer's alone and is made by a person at the Customer, not by our software.
- 5.3 We cannot tell you the result of Screening carried out about you. If you want to know what the Customer holds or has concluded, ask the Customer.
- 5.4 We do not give legal, tax, financial, investment or compliance advice, and nothing on the Mesh ID Platform should be read as advice.
- 5.5 The Customer chooses which features of the Mesh ID Platform to use and how to configure them. What you are asked to provide, and which Verification Checks you are asked to complete, is decided by the Customer.
- 5.6 If you provide information at the request of another End User acting for an Entity, that End User and the Customer can see what you submit.

6. Acting for an Entity and involving other people

This clause applies if you act for an Entity.

- 6.1 If you accept these terms on behalf of an Entity, you confirm that you are authorised to accept them for it and to act for it on the Mesh ID Platform. The Entity is bound by these terms and is responsible for what you do on the Mesh ID Platform, and you are bound by them personally as well.
- 6.2 You may be asked to provide information about individuals connected to the Entity, such as beneficial owners, directors or signatories. You confirm that the Entity is entitled to provide that information, has a lawful basis under the data

protection law that applies to it for doing so, and has told, or will promptly tell, each of those individuals that their personal data is being provided to the Customer and processed on the Mesh ID Platform.

- 6.3 Do not submit personal data about anyone that you or the Entity are not entitled to provide.
- 6.4 You may enter information you already hold about another individual and then ask that person, through the Mesh ID Platform, to complete what is missing themselves, for example by uploading an identity document or completing a Biometric Check.
- 6.5 We do not check whether you have authority to act for the Entity or to involve a particular individual. That is a matter between you, the Entity and the Customer.
- 6.6 Where the Mesh ID Platform lets you see what another person has submitted, treat it as confidential and use it only for the onboarding it was provided for.

7. Verification and Biometric Checks

- 7.1 You may be asked to upload documents, confirm details, or complete one or more Verification Checks. What you are asked for depends on how the Customer has configured its process, and it may differ between you and other people connected to the same onboarding.
- 7.2 **You may be asked to complete a Biometric Check.** Whether a Biometric Check is required, for you or for anyone else, is decided by the Customer. It is possible that no Biometric Check is required at all, for example where the Customer verifies identity another way, such as in person.
- 7.3 A Biometric Check captures an image of your face, compares it with the photograph in your identity document, and may test whether you are physically present. It answers the question "is this the same person?". It does not try to identify who you are by matching your face against any other collection of faces. A Biometric Check produces biometric data, which is a special category of personal data under the General Data Protection Regulation.

- 7.4 A Biometric Check only starts after you have been told what it involves and have agreed to it. You will be asked, on the Customer's behalf, to agree on your own screen before the check begins; where a third-party provider carries out the check, the request may be shown by that provider and you may also be asked to accept its terms. You do not have to agree, and you may withdraw your consent at any time. If you do not agree, or you withdraw, contact the Customer, which may be able to verify your identity another way. Withdrawing consent does not affect processing that already took place.
- 7.5 **You must complete your own Biometric Check.** Do not complete one in place of another person, and do not ask another person to complete yours. Consent to a Biometric Check can only be given by the person being checked, so no one can give it for another person, whether or not they act for the same Entity, and no one can give it for you. A Biometric Check completed by anyone other than the person being verified is a serious breach of these terms, and we may suspend access and tell the Customer.
- 7.6 We use third-party providers to carry out Verification Checks. They are named in our privacy notice, together with where they process data. Some of them process data outside the European Economic Area, subject to the safeguards described in clause 10.3. Where a provider asks you to accept its own terms or privacy notice before a check, those apply between you and that provider in addition to these terms.

8. The information you provide

- 8.1 You confirm that the information and documents you submit are accurate, complete, up to date, and yours to provide.
- 8.2 If something you have provided changes and the Customer asks you to update it, do so promptly.
- 8.3 You must not submit any document that is forged, altered, or that belongs to someone else and is presented as your own, and you must not misrepresent your identity or your authority to act for anyone.

- 8.4 If you conceal your identity, present false documents or images, or otherwise compromise a Verification Check, you are responsible for the loss this causes to us or to the Customer.
- 8.5 Where a Verification Check indicates, or the Customer tells us, that information, a document or an image may be fraudulent, we may keep a record of that, tell the Customer, and where the law requires it, tell the relevant authorities. We may do this after your access has ended.
- 8.6 If you do not provide what the Customer has asked for, or what you provide cannot be verified, the Customer may be unable to proceed with you. That is the Customer's decision, and not one we take.

9. Acceptable use and ownership

You must not:

- (a) access, or attempt to access, any Account, information or document that is not yours or that you have not been given access to;
 - (b) test or probe the security of the Mesh ID Platform, introduce malicious code, or interfere with its operation, integrity or availability;
 - (c) copy, scrape, reverse engineer or attempt to derive the source code of the Mesh ID Platform, or access it using automated tools;
 - (d) use the Mesh ID Platform for any purpose other than the onboarding you were invited to complete, or to provide services to anyone else; or
 - (e) use the Mesh ID Platform in breach of any law that applies to you.
- 9.1 The Mesh ID Platform, and everything in it other than Submitted Data, belongs to us or to our licensors. You are given permission to use it for your onboarding and for nothing else, and that permission ends when your access ends.

10. Personal data

- 10.1 The Customer decides why and how your personal data is processed for the purpose of its due diligence. In the language of the General Data Protection Regulation, the Customer is the **controller** and we are a **processor** acting on the Customer's instructions. The Customer's privacy notice explains what it does with your personal data and on what legal basis, and it is the Customer that must answer for those choices.
- 10.2 We are a controller for a narrow set of data of our own, being what we need to run and secure the Mesh ID Platform and to prove that these terms were accepted: Account and sign-in details, security and audit logs (including records of suspected misuse), the record of which version of these terms you accepted, and aggregated usage data that does not identify you. Our privacy notice at meshid.com/legal/platform-privacy explains this, tells you who to contact, and lists the providers we use.
- 10.3 We use other companies to help us run the Mesh ID Platform, including for hosting, sign-in and Verification Checks. They act on our instructions and are bound by equivalent obligations. Where personal data is transferred outside the European Economic Area, we rely on an adequacy decision or on appropriate safeguards.
- 10.4 We do not sell your personal data. We do not use it to market anything to you unless the Customer has agreed to that option being offered on the Mesh ID Platform and you have then separately opted in to hear from us about Mesh ID, for example by newsletter or by invitation to events. Any such opt-in is optional and is never a condition of using the Mesh ID Platform. It applies only to the contact details described in clause 10.2, and you can withdraw it at any time using the unsubscribe link in any message or by writing to privacy@meshid.com. Information you provide for the Customer's due diligence is never used for this purpose.

II. Your rights over your data, and how long it is kept

- 11.1 You have rights over your personal data, including rights of access, correction, erasure, restriction, objection and portability.
- 11.2 **Send requests about your due diligence data to the Customer.** The Customer is the controller and holds the record, and we are only permitted to act on its instructions. Its contact details are in its privacy notice. For the data described in clause 10.2, where we are the controller, contact us at privacy@meshid.com and we will deal with your request ourselves.
- 11.3 **Asking for erasure will usually not result in deletion, and you should know this before you start.** The Customer is required by anti-money laundering law to keep records of the due diligence it carries out, normally for several years after its relationship with you ends. The exact period is set by the law that applies to the Customer and differs between countries. Where that obligation applies, the right to erasure does not apply to the data it covers, and we will not delete that data while the Customer instructs us to keep it. This remains true if you stop using the Mesh ID Platform or your Account is closed.
- 11.4 Data that is not covered by such an obligation is deleted when the Customer instructs us to delete it, or when we no longer need it for the purposes in clause 10.2, unless another firm that has verified you through the Mesh ID Platform is required to keep it, in which case that firm's obligation applies to that data.
- 11.5 If you are unhappy with how your personal data has been handled, you can complain to a data protection supervisory authority, usually the one where you live or work. In the Netherlands this is the Autoriteit Persoonsgegevens.

12. Availability, third-party services and no warranty

- 12.1 The Mesh ID Platform is provided to you free of charge.
- 12.2 We work to keep the Mesh ID Platform available and secure, but we do not promise that it will be available without interruption or free of error. It may be unavailable during maintenance or for reasons outside our control.

- 12.3 The Mesh ID Platform depends on services we do not control, including hosting, sign-in and Verification Check providers, and on your own device and internet connection. If any of these fails, you may be unable to use the Mesh ID Platform even though it is otherwise working. We are not responsible for such failures.
- 12.4 We give you no service levels and no guarantees about the Mesh ID Platform, and we provide it as it is. This clause does not limit anything in clause 13.1, and does not affect any right you have under mandatory law.

13. Liability

- 13.1 Nothing in these terms limits or excludes our liability for death or personal injury caused by our negligence, for our own intent or deliberate recklessness, for fraud, or for anything else that cannot be limited or excluded under the law that applies to you, including consumer protection law.
- 13.2 Subject to clause 13.1, we are not liable to you for loss of profit, loss of opportunity, loss of business, or any indirect or consequential loss, and we are not liable for any decision the Customer takes about you or about your relationship with it.
- 13.3 Subject to clause 13.1, we are not liable for loss arising from:
- (a) your device, internet connection, browser or other software;
 - (b) your failure to keep your sign-in details or device secure;
 - (c) information you provided that was inaccurate, incomplete or late;
 - (d) the unavailability or failure of a third-party service described in clause 12.3;
 - (e) anything done or not done by the Customer or by another End User; or
 - (f) an event beyond our reasonable control.
- 13.4 Subject to clause 13.1, our total liability to you in connection with these terms and your use of the Mesh ID Platform is limited to EUR 1.000,00 (one thousand euro).

- 13.5 Nothing in these terms affects any right you have against the Customer, or any obligation the Customer owes you.

14. Suspending and ending your access

- 14.1 You may stop using the Mesh ID Platform at any time.
- 14.2 We may suspend or withdraw your access where we reasonably believe that you have breached these terms, that a Biometric Check has been completed by someone other than the person being verified, that there has been fraud or an attempt at it, that there is a risk to the security of the Mesh ID Platform, or where the law requires it. We may also do so if the Customer asks us to.
- 14.3 We will tell you when we suspend or withdraw access, unless we are not permitted to.
- 14.4 When your access ends, you can no longer sign in. Submitted Data is dealt with under clause 11 and is not deleted simply because your access has ended.
- 14.5 Clauses 8.4, 8.5, 9, 10, 11, 13, 14.4 and 16 continue to apply after your access ends.

15. Changes to these terms

- 15.1 We may change these terms, for example to reflect a change in the Mesh ID Platform, in the providers we use, or in the law. Each new version is published at meshid.com/legal/end-user-terms with its version number and the date it took effect.
- 15.2 A new version applies to you from the first time you use the Mesh ID Platform after it is published. We will show it to you at that point and ask you to accept it before you continue. Until then, the version you last accepted continues to apply to you.
- 15.3 If you do not want to accept the new version, do not continue, and contact the Customer to agree another way of providing your information.

- 15.4 A change never applies retrospectively to information you have already submitted.

16. General

- 16.1 We send notices to the email address we hold for you. Tell the Customer if it changes.
- 16.2 We may transfer our rights and obligations under these terms to a group company or to a buyer of our business. Your rights under these terms are not affected.
- 16.3 You may not transfer your rights or obligations under these terms to anyone else.
- 16.4 If any part of these terms is found to be invalid, the rest continues to apply.
- 16.5 These terms are the whole agreement between you and Mesh ID about your use of the Mesh ID Platform. They do not affect any agreement between you and the Customer, or between the Customer and Mesh ID.
- 16.6 These terms are governed by the law of the Netherlands.
- 16.7 Disputes will be dealt with by the courts of Amsterdam, the Netherlands. If you are acting for purposes outside your trade or profession, this does not affect your right to bring proceedings in the courts where you live, or your right to be sued only in those courts, and within one month of us relying on this clause you may instead choose the court that has jurisdiction under the law. Nothing in these terms deprives you of the protection of any mandatory rule of the law of the country where you live.
- 16.8 These terms are written in English, and the English text is the operative version. Where we provide a translation, it is for convenience only.
- 16.9 **Contact and support.** We do not provide a support service to End Users. Questions about your onboarding, what is being asked of you, and the outcome go to the Customer. If you cannot sign in or the Mesh ID Platform is not working, and the Customer cannot resolve it, you may email support@meshid.com. We

will try to help where we reasonably can, but we do not promise a response time or a resolution. Questions about the data described in clause 10.2 go to privacy@meshid.com.