

## **Visitors Guide to Giving a GoalCard®**

In order to give a GoalCard® to a Goalsetter user, the giver (“Visitor”) does not need to have a Goalsetter account or otherwise to be registered for Goalsetter products or services. The Visitor just needs to provide (a) the email address for the recipient of the GoalCard and, (b) the Visitor’s bank account information for payment. The recipient will receive an email notification that they have a GoalCard waiting for them. If the recipient does not have a Goalsetter account, the recipient must create one and will be required to connect an external U.S. bank account in order to collect the money that has been sent to them by the Visitor via the GoalCard. Any GoalCard funds not redeemed within twenty-one (21) days will be returned to the Visitor who purchased the GoalCard.

## **Users Guide Giving a GoalCard -**

When someone clicks on the link to your Goalsetter profile page they will see each of your Goals, unless they are marked private. Givers can give money to a User by clicking “Give a GoalCard®” on the User’s Goalsetter profile page. They can contribute to a User’s Goals by giving a lump sum (allowing the User to decide how much they want to allocate towards each of their Goals) or the Giver can send the User specific amounts for each Goal. The Giver’s name will be listed on the User-recipient’s Goalsetter profile. However, Givers have the option of giving anonymously.

## **How Funds are Processed**

Goalsetter partners with Stripe®, a third party payment processor, for Goalcard payment processing. All payments of funds(in support of a User's Goal are governed by the Stripe user agreement.

## **Fees**

Goalsetter charges a \$1 flat transaction fee on each Goalcard purchase transaction processed. In addition to Goalsetter's fees, Stripe® charges a 2.9% transaction fee and a thirty cents (30¢) transaction fee on all transactions processed through Stripe. A party sending funds for a GoalCard will pay the Stripe transaction fees and authorizes the debit of such fees from your Bank Account or Credit Card. See the Stripe® user agreement for more information on Stripe's fees. **No Guarantee of Use of Funds by Recipient**

Goalsetter only acts to cause third parties to move funds on a User's behalf and Goalsetter does not hold funds. Moreover, Goalsetter cannot guarantee that Users will use the funds they receive for their stated Goal(s).

## **Privacy**

Information provided by you in connection with sending a GoalCard will be protected, as applicable, under Goalsetter's Privacy Policy, which can be accessed at:

<https://goalsetter.co/policies>

## **Restrictions**

GoalCards cannot be transferred or resold. Unused GoalCard balances may be transferred to user accounts both within and outside of Goalsetter, subject to Goalsetter's Terms of Use.

## **Expiration**

GoalCards do not expire.

## **Questions**

Please reach out to us at [hello@goalsetter.co](mailto:hello@goalsetter.co) with any questions.