

Road Private Label Trust Tier Feature Terms: Credit Limits

Version: October 2026

These Feature Terms supplement the Primary Agreement. If there is any conflict, the terms of the Primary Agreement take precedence.

1. Scope of services

- 1.1. **Description.** The Trust Tier Credit Limits feature allows Customers to configure spending limits for charging activity on the Road platform (the "Credit Limit"). The feature is intended to support the Customer in managing exposure to End Customer non-payment.
- 1.2. **Availability.** These Feature Terms apply upon activation of the Trust Tier functionality by the Customer.
- 1.3. **Excluded functionality.** The feature is not linked to actual payment. The Limit Usage does not reset upon completion of payment but rather on a monthly basis, regardless of whether the Customer has paid.

2. Definitions

- 2.1. **"Account"** means an account configured in the Road platform under which one or more Users and Charge Cards may be registered.
- 2.2. **"User"** means an End Customer or other user profile registered under an Account and to which one or more Charge Cards may be linked.
- 2.3. **"Limit Usage"** means the amount recorded in the Road platform against a Credit Limit for authorisation purposes during the applicable limit period, based on information available to Road at the time of the authorisation request. Limit Usage may include, but is not limited to, energy costs, idle and parking fees, subscription or connection fees, penalties, and VAT.

3. Credit Limit operations

- 3.1. **Limited scope.** Credit Limits are applied at Account level or other groups which Road may include in the future.
- 3.2. **Customer configuration.** The Customer is responsible for configuring Credit Limits on its Accounts. Where no limit is configured, and the default setting is not chosen, no account Credit Limit will apply.
- 3.3. **Session authorisation check.** A session request will pass the Credit Limit check if the Limit Usage is below the configured Credit Limit at the time of the authorisation request.
- 3.4. **Post-limit blocking.** Once the outstanding balance equals or exceeds the Credit Limit, subsequent session authorisation requests will be blocked until the balance is reduced below the Credit Limit.

- 3.5. **Adjustments to Limit Usage.** Refunds, reversals, chargebacks, and manual corrections may reduce the Limit Usage and restore authorisation capacity under the Credit Limit. Road does not guarantee the timing of such adjustments or that available capacity will be restored immediately upon processing.

4. **Offline and local authorisation**

- 4.1. **Sessions in progress.** A session that has been authorised will continue until it ends regardless of the Credit Limit. Costs accrue until the session concludes, and the final amount may exceed the configured Credit Limit.
- 4.2. **Concurrent sessions.** Multiple sessions authorised simultaneously may each pass the Credit Limit check individually but collectively cause the Limit Usage to exceed the Credit Limit.
- 4.3. **Offline charging.** If a charge station is not connected to the internet at the time of a session request, real-time authorisation cannot be performed, and whether the session will be rejected depends on the configuration of the local authorisation rules by the Charge Point owner. Where a charge station has lost connectivity, it may not have received updated blocking instructions. A Charge Card that has been blocked or suspended in the Road platform after the station went offline may therefore still be accepted locally until connectivity is restored.
- 4.4. **Local authorisation.** Where a Charge Card has been whitelisted on the station, the station may authorise the session locally. In these cases, no real-time Credit Limit check will be performed.
- 4.5. **Customer responsibility.** The Customer remains fully responsible for any balance overrun arising from sessions authorised through whitelisted Charge Cards. The Customer is responsible for conducting ongoing risk assessments of its End Customers and for adjusting Credit Limits, modifying whitelist configurations, or suspending Charge Cards and Accounts accordingly. Road does not monitor End Customer charging behaviour on the Customer's behalf.
- 4.6. **Delayed and roaming data.** Sessions on third-party networks may report transaction data with a delay. In such cases, spend may be recorded against the Credit Limit after the session has concluded, and the limit cannot be applied in real time.

5. **Limit resets**

- 5.1. **Monthly reset.** Credit Limits reset on a monthly basis regardless of whether the Customer has paid. The reset restores authorisation capacity for new charging sessions; it does not constitute payment, settlement, or any acknowledgement that outstanding amounts have been received or cleared.

6. **Verification, trust configuration, and Charge Card suspension**

- 6.1. **Available verification methods.** The Customer may configure Trust Tier levels using the verification methods available in the Road platform. Available methods include, but are not limited to, email verification, SMS verification,

and bank verification. The Customer is responsible for determining which verification methods to require.

- 6.2. **Charge Card suspension.** The Customer may manually disable charging activity for individual Charge Cards or entire Accounts at any time through the Road platform. A suspended Charge Card or Account will not be authorised for new charging sessions regardless of the applicable Credit Limit or Limit Usage. Suspension does not reset automatically and remains in effect until lifted by the Customer.

7. Debtor risk

- 7.1. **No guarantee of debtor risk.** The Trust Tier feature is a risk management tool made available to assist the Customer in managing its exposure to End Customer payment defaults. The debtor risk with regard to End Customers' payment obligations remains with the Customer at all times. The availability or use of Credit Limits does not transfer any part of that risk to Road, nor does it limit Road's rights in respect of unpaid amounts under the Primary Agreement.
- 7.2. **No guarantee of loss prevention.** Road does not guarantee that Credit Limits will prevent financial loss, including in cases of whitelisted tokens, balance overruns at session start, or End Customer non-payment.

8. Liability

- 8.1. **Limitation of liability.** Road is not liable for any loss or damage arising from the use, unavailability or failure of the Credit Limits feature, except as set out in clause 8.2.
- 8.2. **Exception.** Road is liable only for direct financial loss caused by a failure of the Credit Limits feature within Road's reasonable control, and only where all of the following conditions are met:
- (a) the Credit Limits feature was able to check and enforce configured Credit Limits for less than 99% of the time in the calendar month in which the failure occurred, not counting scheduled maintenance or downtime caused by the circumstances listed in clause 8.4;
 - (b) the failure resulted in charging sessions being authorised beyond a Credit Limit that the Customer had correctly configured, in circumstances other than those described in clauses 4.1 to 4.6;
 - (c) the Customer has taken reasonable steps to recover the excess amount from the relevant End Customer and has not received payment within 90 days of the invoice due date; and
 - (d) the Customer has notified Road in writing within 30 days of becoming aware of the failure, including the relevant session data.
- 8.3. **Extent of liability.** Any liability under clause 8.2 is limited to the amount by which the Limit Usage exceeded the correctly configured Credit Limit as a

direct result of the failure. It remains subject to the limitations and exclusions in the Primary Agreement.

- 8.4. **Exclusions.** Road is not liable for loss caused by incorrect or missing Customer configuration, third-party systems (including roaming platforms and local authorisation settings of the Charge Point owner), offline charging, whitelisted Charge Cards, or other circumstances outside Road's reasonable control.
- 8.5. **Sole remedy.** Clause 8.2 sets out the Customer's sole and exclusive remedy for any failure of the Credit Limits feature.

9. **Support and continuous improvements**

- 9.1. **Improvements.** Road may update or extend the Trust Tier feature from time to time, including by adding new limit scopes, verification methods, or authorisation behaviours. Road will notify Customers of material changes in advance.