

PUBLIC OFFER
For Participation in the Mirocard Affiliate Program
DATE: 15.10.2026

1. General Provisions

- 1.1. This Public Offer (the “**Offer**”) sets out the terms and conditions governing participation in the Mirocard Affiliate Program, the procedures for referring users, the calculation and payment of affiliate commissions, and the rights, obligations, and liabilities of program participants.
- 1.2. This Offer is published by the Mirocard platform (the “**Company**”) and is addressed to persons wishing to participate in the Affiliate Program under the terms and conditions set forth herein.
- 1.3. Acceptance of this Offer shall be effected by registering for the Affiliate Program and expressly confirming agreement to its terms through the relevant electronic action within the Mirocard interface. Upon such acceptance, the terms of this Offer shall become legally binding upon the accepting party (the “**Affiliate**”).
- 1.4. By accepting this Offer, the Affiliate acknowledges that they have read, understood, and fully and unconditionally accepted all its terms and conditions, including the commission calculation methodology, advertising restrictions, verification procedures, and grounds for reversing accrued commissions.
- 1.5. The Affiliate shall promote Mirocard independently, in their own name, at their own expense, and at their own risk. Participation in the Affiliate Program shall not establish any employment, agency, representative, or joint venture relationship between the Affiliate and the Company. The Affiliate shall have no authority to assume obligations or provide warranties or representations on behalf of the Company.
- 1.6. The Company shall have sole discretion in determining eligibility for participation in the Affiliate Program and does not guarantee any particular number of referred users, transaction volume, or level of earnings.
- 1.7. Every Affiliate shall be subject to mandatory moderation and compliance review by the Company. Registration for the Affiliate Program and acceptance of this Offer shall not constitute automatic approval for participation. The Company, acting through its Compliance Department, reserves the right, at its sole discretion, to approve or reject any Affiliate application based on internal compliance policies, risk assessments, or other considerations deemed relevant by the Company, without any obligation to disclose the specific reasons for such decision, to the extent permitted by applicable law. Participation in the Affiliate Program shall be permitted only upon successful completion of the review and approval by the Company.

2. Program Participation and User Attribution

- 2.1. The Affiliate Program enables Affiliates to refer eligible Mirocard users who have not yet been issued their first card through unique referral links and Company-issued or Company-approved promotional codes, where supported by the Tracking System.
- 2.2. A “Referred User” means an individual, whether newly registered or already holding a Mirocard account, who has not previously been issued their first Mirocard card and whose first card is issued within 30 calendar days after a valid click on an Affiliate referral link.
Attribution is determined by the last valid referral-link click preceding issuance of the first card.
The Affiliate associated with that last valid click shall be attributed the Referred User only if the click occurred no more than 30 calendar days before first-card issuance and the Affiliate was approved and active at the time of issuance. Registration alone does not establish or permanently reserve attribution. A user whose first card was issued before the referral click is not eligible for attribution.
- 2.3. The Company shall track referral link clicks, registrations, transactions, and commission accruals through its proprietary tracking system (the “Tracking System”). Data recorded by the Tracking System shall constitute the sole official and authoritative source for determining and calculating affiliate commissions. Data obtained from third-party analytics services shall not, in itself, constitute sufficient grounds for recalculating or disputing commission accruals.
- 2.4. Duplicate registrations, fraudulent or fictitious accounts, artificially generated traffic, and any other practices intended to manipulate user attribution shall be excluded from commission calculations.
If the first card is issued while the relevant Affiliate is suspended, frozen, blocked, or otherwise prohibited from participating, no attribution shall be established for that Affiliate.
Such attribution shall not be established retroactively upon reinstatement, and the user shall remain ineligible for attribution to that Affiliate in connection with that first-card issuance.
- 2.5. The Affiliate may independently determine the methods and channels used to promote Mirocard, provided that such activities comply with this Offer, applicable laws and regulations, and the policies of the relevant advertising platforms. All promotional expenses shall be borne exclusively by the Affiliate unless otherwise agreed in advance with the Company.

3. Affiliate Remuneration

- 3.1. The Affiliate Program operates under a hybrid commission model comprising a fixed Cost Per Acquisition (CPA) commission and a variable Revenue Share (RevShare) commission.
- 3.2. CPA - Fixed Acquisition Commission
 - 3.2.1. The Affiliate shall earn a fixed commission of USD 1.00 (one United States dollar) for each Referred User who satisfies all of the following qualifying conditions:

- Is validly attributed to the Affiliate under Section 2.2;
- Is issued their first virtual card;
- Completes eligible card transactions with an aggregate value of at least USD 10.00 (ten United States dollars);
- Reaches the qualifying transaction threshold within 30 calendar days from the date of issuance of their first card, subject to the verification procedure in Section 3.2.2.

3.2.2. The Company shall assess the USD 10.00 qualifying transaction threshold through an automated check. For provisional activation, eligible card payments in pending status may be included together with completed payments, provided they were initiated within 30 calendar days after issuance of the first card. At the end of that 30-day activation window, the Company shall perform a final verification based exclusively on successfully confirmed payments initiated within that window. A payment pending on the final day may count if subsequently confirmed during the applicable payment confirmation process; confirmation after day 30 does not, by itself, disqualify a payment initiated within the window. Until such confirmation, activation shall remain unconfirmed and no associated commission shall become available for withdrawal. Cancelled, refunded, disputed, declined, or fraudulent transactions shall be excluded, and any previously provisionally recognized activation may be reversed. The Company may complete the final verification after the 30-day window to allow in-window pending payments to reach a final status.

3.2.3. Cancelled, refunded, disputed, or fraudulent transactions shall be excluded when calculating the minimum qualifying card transaction volume.

3.3. RevShare - Commission Revenue Sharing

3.3.1. The Affiliate shall be entitled to a RevShare commission of up to 20% (twenty percent) of the commission revenue actually received and retained by the Company in connection with each successfully completed card top-up transaction performed by a Referred User.

3.3.2. RevShare commissions shall accrue for a period of 180 calendar days from the date of issuance of the Referred User's first card, subject to Sections 4.1–4.2 and 6.4–6.5.

Upon expiration of this period, no further RevShare commissions shall accrue in respect of that Referred User.

3.3.3. The maximum RevShare rate shall be 20% of the Company's commission revenue. The actual RevShare amount shall be determined on a per-transaction basis, taking into account the Net Margin generated by the relevant transaction.

3.3.4. For the purposes of this Offer, "Net Margin" means the difference between the Company's commission revenue generated from a particular transaction and the direct costs incurred in processing that transaction, including fees charged by banks, payment networks, acquiring institutions, payment processors, and other payment service providers.

3.3.5. Where the positive Net Margin generated by a transaction equals or exceeds 20% of the Company's commission revenue from that transaction, the Affiliate shall receive a RevShare commission equal to 20% of such commission revenue.

3.3.6. Where the positive Net Margin generated by a transaction is less than 20% of the Company's commission revenue, the RevShare commission shall be capped at the actual positive Net Margin attributable to that transaction.

3.3.7. Where the Net Margin is zero or negative, no RevShare commission shall accrue in respect of the relevant transaction.

3.3.8. Under no circumstances shall the RevShare commission exceed the positive Net Margin generated by the relevant transaction. RevShare commissions shall be calculated exclusively on the Company's commission revenue and not on the gross top-up amount or the Referred User's total transaction volume.

3.4. Commission Reversals and Adjustments

3.4.1. In the event of a transaction cancellation, refund, chargeback, detected fraud, technical error, or incorrect user attribution, any commissions associated with the affected transaction shall be subject to reversal or adjustment.

3.4.2. Where a commission has already been paid before any of the circumstances described above are identified, the Company shall have the right to recover the corresponding amount by deducting it from the Affiliate's future commission accruals (a "Clawback").

3.4.3. If the Affiliate's available balance is insufficient to cover the amount subject to recovery, a negative balance shall be recorded and offset against future commission accruals before any further payouts are made.

4. Commission Accrual and Payout Procedures

4.1. All CPA and RevShare commissions shall be subject to a mandatory holding period (the "Holding Period") of 30 calendar days from the date of the relevant qualifying action (for RevShare, the relevant eligible card top-up). In addition to expiry of the Holding Period, confirmation of the Referred User's activation under Section 3.2.2 is a separate and mandatory condition for any CPA or RevShare commission to become available for withdrawal. A RevShare commission arising from a card top-up on the first day shall not become available merely on day 31 if activation remains unconfirmed. During the Holding Period and until activation is confirmed, commissions remain provisional and subject to verification, reversal, and the restrictions in this Offer.

4.2. Only after expiration of the Holding Period, confirmation of the Referred User's activation, and successful verification of the relevant commission accrual, the corresponding amount shall be credited to the Affiliate's available balance and become eligible for withdrawal.

4.3. To participate in the Affiliate Program, the Affiliate must be an existing registered Mirocard user. Withdrawal of affiliate commissions to any external account, wallet, or other external payout destination requires successful completion of the Company's applicable Know Your Customer (KYC) identity verification and any additional AML/CFT or compliance checks required by the Company. No external withdrawal shall be processed before these

requirements are satisfied. The minimum payout threshold shall be USD 25.00 (twenty-five United States dollars) for standard withdrawal methods. For certain alternative payout methods, no minimum payout threshold shall apply, and the Affiliate may request a payout of any amount starting from USD 0.01 (one United States cent). The Affiliate may submit a payout request through the Affiliate Dashboard, subject to the conditions applicable to the selected payout method.

4.4. All affiliate commissions shall be denominated and accounted for in United States dollars (USD). The method of payment for affiliate commissions shall be determined by mutual agreement between the Company and the Affiliate prior to the relevant payout.

4.5. Any fees associated with the agreed payment method and the payment details necessary to process the payout shall be agreed upon by the parties in advance. The Affiliate shall be responsible for providing accurate and valid payment details.

4.6. The Company reserves the right to suspend payout processing where there are reasonable grounds to suspect fraudulent activity, a breach of this Offer, non-compliance with Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) requirements, applicable sanctions restrictions, or other mandatory legal or regulatory requirements.

4.7. The Affiliate shall be solely responsible for reporting income received under the Affiliate Program and fulfilling all applicable tax obligations in their jurisdiction.

5. Promotional Requirements and Prohibited Activities

5.1. The Affiliate shall promote Mirocard through lawful, fair, and transparent marketing practices and shall comply with all applicable laws and regulations in the jurisdictions where promotional activities are conducted, including requirements relating to advertising, consumer protection, personal data protection, and the identification and disclosure of advertising content.

5.2. The Affiliate is strictly prohibited from engaging in any of the following activities, whether directly or indirectly, independently or through third parties:

5.2.1. Misrepresentation and Misleading Advertising

- Representing or describing Mirocard as a bank or financial institution, or otherwise misrepresenting the Company's legal, licensing, or regulatory status;
- Promoting Mirocard as a means of conducting anonymous transfers, circumventing sanctions, evading taxes, laundering illicit proceeds, or facilitating any other unlawful activities;
- Publishing, distributing, or disseminating false, misleading, incomplete, or inaccurate information concerning Mirocard's fees, pricing, features, transaction limits, card issuance conditions, service availability, or legal and regulatory status;
- Promising or advertising non-existent bonuses, guaranteed cash payments, promotional codes, discounts, or other benefits that have not been expressly authorized by the Company or provided for under its official terms and conditions;
- Claiming or implying that Mirocard cards may be issued without mandatory identity verification (KYC), that compliance or anti-money laundering (AML) checks are not performed, or that anonymous services are available;
- Providing false or misleading guarantees regarding application approval, card issuance, transaction processing, or access to specific Mirocard services;
- Publishing advertisements containing knowingly false, defamatory, abusive, offensive, or otherwise misleading statements concerning Mirocard, its services, or its business activities.
- Publishing, distributing, or using any negative, disparaging, derogatory, or offensive advertising or promotional materials concerning Mirocard, its brand, products, services, or business activities, regardless of whether such materials contain false or misleading statements;

5.2.2. Prohibited Traffic Sources and Advertising Channels

- Generating, purchasing, sourcing, or directing traffic from darknet marketplaces or websites, applications, and platforms associated with illicit drug trafficking, illegal weapons trading, counterfeit identity documents, unlicensed gambling, pornography, adult content, escort services, carding, stolen goods or data, pirated content, fraudulent schemes, or other unlawful activities;
- Placing advertisements on websites, applications, or platforms that distribute extremist materials or promote violence, hatred, or unlawful discrimination;
- Generating or sourcing traffic through bots, bot networks, fake accounts, automated registrations, artificially generated clicks, impressions, conversions, or other forms of non-genuine user activity;
- Using malicious software, concealed or unauthorized redirects, cookie stuffing, click injection, traffic spoofing, attribution manipulation, or any other deceptive, fraudulent, or manipulative traffic-generation or tracking practices;
- Conducting unsolicited bulk communications, including email spam, SMS spam, messaging platform spam, unsolicited social media messages, or similar promotional campaigns without the recipients' required consent;
- Running paid search advertising campaigns targeting Mirocard-branded keywords, including the Company's name, brand variations, misspellings, typographical errors, or other brand-related search queries, without the Company's prior written authorization;
- Advertising or promoting Mirocard cards as a payment method for casinos, betting platforms, gambling services, or other activities or services expressly prohibited by the Company.

- Generating, purchasing, or directing traffic from cryptocurrency exchanges (CEX/DEX), P2P and OTC platforms, cryptocurrency mixers, tumblers, anonymous exchange services, or other high-risk crypto-related platforms without prior written approval from the Company's Compliance Department;
- Generating or sourcing traffic from sanctioned, unlicensed, fraudulent, or otherwise prohibited financial platforms, including services associated with money laundering, sanctions evasion, or other illegal activities;
- Advertising, presenting, or promoting Mirocard cards as a means of purchasing, exchanging, or acquiring cryptocurrencies or other digital assets through cryptocurrency exchanges (CEX/DEX), peer-to-peer (P2P) platforms, OTC services, or other cryptocurrency trading platforms; circumventing applicable sanctions, financial restrictions, regulatory requirements, or compliance controls; facilitating anonymous, untraceable, or disguised payments or transactions; concealing the identity of the payer, payee, or beneficial owner; bypassing KYC, AML, or other identity verification procedures; evading transaction monitoring, payment restrictions, or financial reporting obligations; or engaging in any other unlawful, fraudulent, deceptive, or prohibited financial activities.

5.2.3. Unauthorized Use of the Mirocard Brand and Digital Properties

- Creating, operating, or promoting websites, landing pages, applications, domain names, subdomains, social media accounts, or other digital properties that impersonate, imitate, or misleadingly resemble Mirocard's official digital properties;
- Registering or using domain names, subdomains, website names, or social media account names containing the Mirocard brand, its variations, misspellings, or confusingly similar designations without the Company's prior written consent;
- Copying, reproducing, or imitating the design, layout, structure, texts, user interfaces, functionality, or other distinctive elements of Mirocard's official website, applications, or services without authorization;
- Using Mirocard's trademarks, trade names, logos, brand assets, or other intellectual property beyond the scope of the limited license granted under Section 6.1 of this Offer or without the Company's prior written authorization where such authorization is required;
- Falsely representing or implying that the Affiliate is an official representative, employee, authorized agent, department, sponsor, or otherwise officially affiliated with or endorsed by Mirocard, except to the extent expressly authorized by the Company in writing.

5.2.4. Unauthorized Incentives and Promotional Activities

- Offering, promising, or providing users with cash incentives, cashback, gifts, rebates, discounts, or other financial or material rewards for registration, card issuance, transaction activity, or other qualifying actions without the Company's prior written consent;
- Advertising, distributing, or using promotional codes, bonuses, special offers, or incentive programs that have not been officially issued, approved, or authorized by the Company;
- Misrepresenting the terms, eligibility requirements, availability, or conditions of any promotional campaign, bonus, or incentive offered by Mirocard.

5.2.5. Other Prohibited Practices

- Engaging in any fraudulent, deceptive, unlawful, or unauthorized promotional activity that violates applicable laws, this Offer, the Company's applicable policies, or any additional restrictions or instructions communicated by the Company to the Affiliate;
- Using any advertising method, traffic source, or promotional practice that has been expressly prohibited by the Company or that creates a false impression regarding the nature, availability, legality, or conditions of Mirocard's services.

5.3. Self-Referral and Affiliate Program Abuse

The Affiliate shall not:

- Register personal accounts through their own referral link or otherwise use the Affiliate's own referral mechanisms to obtain commissions, bonuses, or other Affiliate Program benefits;
- Make personal purchases, conduct personal transactions, or generate other qualifying activities through their own referral links for the purpose of obtaining Affiliate rewards;
- Create, maintain, or control multiple Affiliate Program accounts without the Company's prior written consent;
- Use family members, affiliated persons, controlled entities, or other intermediaries to artificially generate commissions or circumvent the restrictions of this Offer;
- Direct Referred Users to companies, businesses, or services owned, controlled, or otherwise affiliated with the Affiliate in a manner that circumvents the Affiliate Program's terms or improperly diverts Referred Users from Mirocard;
- Manipulate, exploit, or abuse promotional campaigns, referral mechanisms, bonuses, commission structures, or other terms and conditions of the Affiliate Program;
- Artificially inflate registrations, card issuances, transactions, conversions, or other qualifying actions for the purpose of obtaining commissions or other Affiliate Program benefits;
- Engage in coordinated fraudulent activities or any other practices intended to obtain Affiliate compensation without generating genuine, eligible customer activity.
- Direct Referred Users to any companies, businesses, websites, platforms, or services owned, controlled by, or otherwise affiliated with the Affiliate, regardless of whether such redirection constitutes a circumvention of the Affiliate Program's terms or results in the diversion of users from Mirocard;

5.4. User registration and the submission of such information must take place exclusively through the platform's official interfaces.

5.5. The Company reserves the right to require the Affiliate to discontinue, remove, or modify any promotional materials, advertising campaigns, traffic sources, or other activities that violate this Offer or may give rise to legal, regulatory, financial, operational, or reputational risks. Where reasonably necessary, the Company may, at its discretion, restrict, suspend, or terminate the Affiliate's participation in the Affiliate Program or take other appropriate measures to address such risks and protect its legitimate interests.

5.6. All prohibitions, restrictions, and requirements set forth in this Section 5 are mandatory and binding upon the Affiliate. The list of prohibited activities, practices, advertising methods, traffic sources, and promotional content specified in this Section 5 is not exhaustive. The Company reserves the right to identify and restrict additional activities or practices that it reasonably considers inconsistent with this Offer or potentially harmful to the Company, its users, partners, or business interests, even if such activities are not expressly listed in this Section 5. The Company may take appropriate measures in accordance with Section 5.5 to address such activities or associated risks.

6. Intellectual Property, Compliance Reviews, and Restrictions

6.1. The Affiliate is granted a limited, non-exclusive, non-transferable, and revocable license to use Mirocard's official logos, trademarks, and promotional materials solely for the purposes of participating in the Affiliate Program.

6.2. The Affiliate shall use Mirocard's trademarks, trade names, logos, brand identifiers, and other intellectual property solely within the scope of the license granted under Section 6.1 of this Offer and in accordance with any applicable brand guidelines or written instructions provided by the Company.

The Affiliate shall not use such intellectual property in any manner that creates a false impression of official representation, sponsorship, endorsement, or authorization, nor shall the Affiliate sublicense, assign, or otherwise transfer any rights to use such intellectual property to third parties without the Company's prior written consent.

Any use of Mirocard's intellectual property outside the scope of the license granted under Section 6.1 shall require the Company's prior written authorization.

6.3. The Company reserves the right to review and audit the Affiliate's traffic sources, promotional materials, and the validity of accrued commissions. Upon the Company's request, the Affiliate shall provide relevant supporting documentation within three (3) business days, including applicable URLs, screenshots from advertising accounts, and advertising campaign performance statistics.

6.4. Where the Company has reasonable grounds to suspect a breach of this Offer, it shall be entitled to:

- Suspend payouts and freeze or block the Affiliate account for up to 90 calendar days pending an investigation or compliance review. During any period of suspension, freezing, or blocking, no new CPA or RevShare commissions shall accrue, including commissions otherwise attributable to transactions performed by previously Referred Users; no such foregone commissions shall be recreated or restored retroactively after reinstatement;
- Restrict access to the Affiliate Dashboard for the duration of the investigation;
- Upon confirmation of a violation, forfeit 100% of accrued but unpaid commissions as a contractual sanction expressly provided for under the Affiliate Program;
- Terminate the Affiliate's participation in the Affiliate Program;
- Disclose information regarding identified violations to competent authorities upon receipt of a lawful official request, where legally justified.

6.5. Where an alleged violation is not substantiated, the Company shall lift the applicable restrictions. Commissions legitimately accrued before the suspension, freezing, or blocking shall remain payable in accordance with this Offer, subject to the Holding Period, activation, and other applicable verification requirements. No commissions shall accrue for the period during which the Affiliate was suspended, frozen, or blocked, even if the alleged violation is not substantiated, and such commissions shall not be calculated or restored retroactively. First-card issuances during that period shall not establish attribution to the Affiliate and shall not be retroactively attributed after reinstatement, as provided in Section 2.4.

6.6. Upon termination of participation in the Affiliate Program, the Affiliate shall immediately cease using Mirocard's trademarks, brand identifiers, and promotional materials unless otherwise agreed with the Company.

6.7. In the event of a breach of this Offer, the Company may, at its sole discretion, reconsider any decision taken in response to that breach, including any sanctions or restrictions imposed under Section 6.4. Following such reconsideration, the Company may uphold, modify, or reverse its prior decision, subject to applicable law.

7. Liability and Indemnification

7.1. The Affiliate shall be solely responsible for the content of promotional materials distributed, the legality of the marketing methods employed, and compliance with applicable laws and regulations in the jurisdictions where promotional activities are conducted.

7.2. The Affiliate agrees to indemnify the Company, its directors, officers, employees, representatives, and payment partners against losses, legal defense costs, penalties, and other documented damages or expenses arising from the Affiliate's violations of advertising laws, data protection requirements, payment network rules, or the restrictions set forth in this Offer, to the extent permitted by applicable law.

7.3. The Company shall have the right to set off any corresponding indemnification claims against the Affiliate's account balance in accordance with applicable law.

7.4. To the maximum extent permitted by applicable law, the Company shall not be liable for technical disruptions, platform unavailability, failures of banks, payment networks, payment processors, or other independent infrastructure providers, or for any indirect or consequential losses or loss of profits incurred by the Affiliate.

7.5. Neither party shall be liable for failure to perform its obligations due to events of force majeure, provided that the relevant conditions for relief from liability under applicable law are satisfied.

8. Term, Amendments, and Termination

8.1. This Offer shall become effective with respect to the Affiliate upon acceptance and shall remain in force for an indefinite period unless and until the Affiliate's participation in the Affiliate Program is terminated.

8.2. The Company reserves the right to amend this Offer by publishing an updated version on Mirocard's official website or other official platform resource. Such amendments shall take effect in accordance with the effective date and procedures specified in the published version, subject to mandatory requirements of applicable law.

8.3. Continued participation in or use of the Affiliate Program after the amended terms become effective shall constitute acceptance of such amendments to the extent permitted by applicable law.

8.4. Either party may terminate participation in the Affiliate Program without cause by providing the other party with at least ten (10) calendar days' prior written notice.

8.5. The Company may terminate the Affiliate's participation immediately and without prior notice in the event of violations of promotional requirements, intellectual property provisions, anti-abuse restrictions, or compliance review obligations.

8.6. Where participation is terminated without any breach by the Affiliate, all verified commissions that have successfully completed the Holding Period shall be paid in accordance with Section 4 of this Offer. No transactions occurring after the effective termination date shall give rise to any new affiliate commission entitlement.

8.7. Termination of participation shall not release the Affiliate from obligations or liabilities arising before the effective termination date, including obligations to repay improperly received commissions and compensate for damages caused.

9. Governing Law and Final Provisions

9.1. This Offer shall be governed by and construed in accordance with the laws of the jurisdiction in which the Mirocard platform is registered.

9.2. Any disputes, claims, or disagreements arising out of or in connection with this Offer shall initially be resolved through good-faith negotiations between the parties. Before initiating court proceedings, the claiming party shall be required to submit a formal written notice of claim to the other party. The receiving party shall have fifteen (15) calendar days from receipt of such notice to provide a response.

9.3. Any dispute that cannot be resolved through negotiations shall be submitted to the competent courts of the jurisdiction in which the Mirocard platform is registered, unless otherwise required by mandatory provisions of applicable law.

9.4. Electronic acceptance of this Offer shall constitute the Affiliate's agreement to all its terms and conditions and shall not require execution of a separate written agreement, provided that the requirements of applicable law governing electronic acceptance are satisfied.

9.5. The current version of this Offer shall be made available on Mirocard's official website or other official platform resource and shall apply in accordance with the procedures governing its acceptance and amendment.

9.6. This Offer may be published in multiple languages. In the event of any inconsistency, ambiguity, or conflict between the English-language version and any translation, the English-language version shall prevail and be considered authoritative, to the extent permitted by applicable law.