

SAFE (Simple Agreement for Future Equity)
CredZK, Inc.
Seed Round Financing - \$5,000,000 Cap

THIS CERTIFIES THAT in exchange for the payment by [Investor Name] ("Investor") of \$[Investment Amount] (the "Purchase Amount") on or about [Date], CredZK, Inc., a Delaware corporation (the "Company"), hereby issues to the Investor the right to certain shares of the Company's Capital Stock, subject to the terms set forth below.

This SAFE is one of a series of similar instruments issued or to be issued by the Company to investors to raise capital (collectively, the "SAFEs").

1. Events

1.1 Equity Financing:

If there is an Equity Financing before the termination of this SAFE, on the initial closing of such Equity Financing, this SAFE will automatically convert into the number of shares of Safe Preferred Stock equal to the Purchase Amount divided by the Conversion Price.

Conversion Price means the lower of: - (i) the price per share of the Safe Preferred Stock sold in the Equity Financing multiplied by the Discount Rate (20%), or - (ii) the quotient of the Valuation Cap (\$25,000,000) divided by the Fully Diluted Capitalization.

1.2 Liquidity Event:

If there is a Liquidity Event before the expiration or termination of this SAFE, the Investor may elect to receive: - (i) a cash payment equal to the Purchase Amount (subject to applicable pro-rata reductions), or - (ii) the number of common shares equal to the Purchase Amount divided by the Liquidity Price.

1.3 Dissolution Event:

If there is a Dissolution Event, the Company will pay the Investor an amount equal to the Purchase Amount, prior to any distribution to holders of capital stock.

2. Definitions

"Discount Rate": 20%

"Valuation Cap": \$25,000,000

"Safe Preferred Stock": The preferred stock issued in the next Equity Financing.

"Liquidity Event": Includes merger, acquisition, IPO, or other sale of all or substantially all assets.

"Dissolution Event": Includes liquidation, winding down, or insolvency.

3. Company Representations

The Company represents that: - It is a Delaware C Corporation in good standing. - It has the authority to issue this SAFE. - The SAFE is a valid and binding obligation.

4. Miscellaneous

- This SAFE does not carry any interest or have a maturity date.
 - It is non-transferable without Company consent.
 - This SAFE shall be governed by Delaware law.
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IN WITNESS WHEREOF, the Company has caused this SAFE to be executed by its duly authorized representative.

CredZK, Inc.

By: ____

Name: Lance Ennen

Title: Founder & CEO

Date: ____

Investor

By: ____

Name: [Investor Name]

Title: ____

Date: ____