Terms and Conditions

Karta Visa Infinite Credit Card

Alianza Corp Investment Advisor (Alianza Corp Digital) and Xendia Wealth LLC, ("Xendia"), do not provide credit services nor act as the issuer of the card. Alianza Corp Digital and Xendia's services are limited to: (1) facilitating the digital application process for the Karta Visa Infinite credit card for qualifying clients, (2) automating balance payments through asset liquidation, bank instruction registration with the custodian, and/or transfers from the client's investment account, and (3) enabling card visualization within Alianza Corp Digital's digital environment alongside investment accounts.

Exclusive Relationship with the Card Issuer (Karta)

The contractual relationship associated with the Karta Visa Infinite card exists exclusively between the client and the card issuer (Karta). Alianza Corp Digital and Xendia are not a party to those agreements, do not issue the card, and do not determine application approval, eligibility, card terms, or benefits or the operational or financial management of the card.

The client remains solely responsible for the timely payment of all fees, charges, balances, and other amounts owed in connection with the card. Alianza Corp Digital and Xendia have no obligation to pay, advance funds, initiate automatic payments, or otherwise settle those amounts on the client's behalf, unless expressly agreed to and separately authorized in writing.

Benefits, terms, conditions, and eligibility are subject to Karta's terms and conditions. For further information, visit conkarta.com or contact Karta through its official support channels.

Information Sharing

With the client's expressed authorization, Karta and Alianza Corp Digital via Xendia may exchange information necessary to facilitate the card application, payment arrangements, and display of card information in the app.

- Alianza Corp Digital shares through Xendia client data necessary to facilitate the credit card application and pursuant to the client's separate bank account information validation, submits the designated Lead Bank account details to the custodian for registration as payment instructions for monthly card payments.

- Karta shares the card balance, payment amounts, and other information necessary to facilitate payments and display card information in the app, together with the designated Lead Bank account details for receiving payment funds.

The submission or registration of payment instructions does not obligate Alianza Corp Digital nor Xendia to fund, advance, or guarantee any payment. The client remains responsible for maintaining sufficient available funds and ensuring timely payment of all amounts due.

Minimum Balance and Automated Liquidity Management

- This service is available only to clients with a minimum of USD 50,000 in assets under management per personal account.

- If the client has multiple accounts, the one with the highest asset value will be automatically selected.

- Pursuant to the client's authorization and the applicable account agreements, assets in the selected account may be partially or fully liquidated to generate liquidity and transfer funds for card payments. Liquidations will be subject to applicable investment restrictions and may affect the account's allocation, investment exposure, and tax position.

- The client remains responsible for all amounts due on the card. Alianza Corp Digital nor Xendia are required to advance their own funds or guarantee payment. This does not relieve Alianza Corp Digital and Xendia of their obligations under any expressly authorized liquidation or payment arrangement.

No Liability for Charges or Balances

Upon client's authorization throughout this document, Alianza Corp Digital and Xendia's role may facilitate the liquidation of investments and the transfer of the resulting available funds from the client's investment account for the purpose of paying the credit card. Transfers will be limited to the amount due on the card or, if less, the funds available for transfer.

If available funds, including proceeds from liquidations, are insufficient to cover the amount due, the client remains responsible for paying the shortfall and any applicable interest or late-payment charges. Alianza Corp Digital nor Xendia are required to advance its own funds or guarantee payment.

The client bears full responsibility for any outstanding balance, interest, and additional charges for late payments that are not covered by the investment account.

Account Type Restriction

This service is available only for discretionary investment accounts, such as automated portfolios, offered through the platform. Participation contains the client's authorization for the liquidation and payment arrangements described in this disclosure. Discretionary investment authority alone does not constitute authorization to transfer funds for card payments. The service is not available for non-discretionary accounts.

Not a Custodian or Financial Institution

Alianza Corp Digital nor Xendia act as custodian of client's assets or as card issuers or lenders in connection with this service. Assets in client investment accounts are held by the applicable third-party custodian.

The issuance and management of the Karta card are handled exclusively by the authorized issuer and its associated institutions, including Lead Bank pursuant to the client's authorized payment instructions, which acts as the settlement account for payments.

Potential Commercial Compensation

Xendia Financial Solutions, LLC, part of the Xendia Global LLC holding company, may receive referral fees, commissions, or other compensation in connection with facilitating access to the Karta card through Alianza Corp Digital app. This compensation creates a financial incentive for Xendia to facilitate card applications. The client's card terms, fees, and charges are governed by the applicable cardholder agreements. This compensation does not affect the terms, conditions, or costs applicable to the end client.

Although the client initiates the application through the app, the client is redirected to Karta's application platform to complete the process. Alianza Corp Digital nor Xendia have access to, or control over, the client's card application process.

By initiating the application, the client acknowledges having read and expressly accepted the terms set forth above.