

## **FinFit Cash Back Rewards Program Terms and Conditions**

**Effective: October 22, 2021**

These Terms and Conditions govern the FinFit Cash Back Rewards Program (the “Program”). The Program is offered by FinFit to eligible FinFit Consumer Spending Accountholders.

Under the Program, you may earn cash rewards based on your purchases using the debit card for your FinFit Consumer Spending Account (the “Account”).

### **1. How You Earn Cash Rewards**

Beginning on the date of activation of your Account, you may earn a 0.50% (one half of one percent or “one half cent”. Example – \$1,000 in purchases results in \$5 cash back) Cash Back Reward for every \$1 spent in net purchases (purchases minus returns/credits) made on the Account, rounded to the nearest one cent. Cash Back Rewards are calculated based on your combined net purchases from the Account each calendar month. You can earn unlimited Cash Back Rewards unless we tell you otherwise. Net purchases are subject to verification. Cash Back Rewards do not expire while this Account is open.

By agreeing to the FinFit Cash Back Rewards Program Terms and Conditions and participating in the FinFit Cash Back Rewards Program, you give FinFit explicit permission and instruction to act as your agent in accessing your Account data to calculate the net purchases made on the Account for the purpose of awarding Cash Back Rewards to you. Choice Financial Group is not affiliated with the Program and does not administer it.

Your Account must be open and in good standing to be eligible to earn and redeem Cash Back Rewards. If your Account is closed or becomes delinquent, the Cash Back Rewards associated with your Account will not be available for redemption. If your Account is restored to good standing, any previously earned and unexpired rewards will be reinstated. If your Account is closed, charged off or the balance is discharged for bankruptcy proceedings, earned cash back are forfeited.

You earn Cash Back Rewards only when a purchase transaction is processed. Some merchants may compile purchases and post them at a later date, or there may be other circumstances resulting in a delayed processing date which may be later than the date the purchase was initiated.

You do not earn Cash Back Rewards on some transactions. Examples of transactions which do not earn Cash Rewards: balance transfers, cash advances, checks that access your Account, items returned for credit, disputed or unauthorized purchases, fraudulent transactions, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards or cash equivalents, person-to-person payments, Account fees and charges (such as late fees and finance charges), and fees for services or programs you elect to

receive through us. Unauthorized transactions, including those made with a lost, stolen, canceled, or fraudulent debit card do not earn Cash Back Rewards.

If you return a purchase or get a credit from a disputed purchase, these situations may reduce or eliminate Cash Back Rewards you have earned and may cause a negative Cash Rewards balance. Net purchases are rounded to the nearest dollars and are subject to verification. Debit card charges that are in dispute and/ or purchases made in violation of law or the terms governing your debit account (as determine by FinFit sole discretion) will not earn Cash Back Rewards. Only purchases made from merchants located in the United States are eligible for Cash Back Rewards.

A purchase may not earn bonus Cash Back Rewards if the merchant submits the purchases using a mobile or wireless card reader or if you use a mobile or digital wallet. FinFit reserves the right to modify the qualifying merchants at any time.

**INITIAL PROMOTIONAL OFFER: If you open your Account between October 1, 2021, and June 30, 2022, you may earn 10% Cash Back Rewards on the first \$100.00 in eligible purchases during the 90-day period beginning on the date of activation of your debit card. If this promotional offer expires or you have net purchases greater than \$100, you will earn a Cash Back Rewards of 0.50% on all other purchases which do not qualify for this promotional offer (Example – \$100.00 in purchases during the promotional time frame results in \$10.00 cash back | \$1,000.00 in purchases during the promotional time frame results in \$14.50, which is calculated based on 10% for the first \$100 in purchases, and \$4.50 for 0.50% of the remaining \$900 in purchases).**

From time to time, you may receive additional promotional offers from FinFit. Each promotional offer will contain details on how to earn Cash Back Rewards and any limitations that apply.

You are responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

Disputes regarding Cash Back Rewards are not treated as card billing disputes. FinFit decisions regarding Cash Back Rewards disputes shall be final.

FinFit reserves the right to disqualify any cardholder from participation in the program and invalidate all Cash Back Rewards for abuse, fraud, or any violation of the program term and conditions. FinFit may make such a determination at its sole discretion. FinFit may make adjustments to reduce your rewards based on account activity, such as the return of purchases or a reward disbursed by us in error.

If FinFit terminates the program, you will have until the termination date to redeem your Cash Back Rewards. Any unredeemed Cash Back Rewards remaining after the termination date will be forfeited.

## **2. Rewards Redemption**

To redeem your Cash Back Rewards, visit [www.FinFit.com](http://www.FinFit.com) and log into your account, call the customer service number, or use any other redemption option that we offer at that time. Your account must be open in order to redeem your Cash Back Rewards.

You cannot redeem any Cash Back Rewards if your Account is delinquent or not in good standing.

Redemption of Cash Back Rewards is subject to the FinFit Rewards Terms and Conditions. Every one dollar (\$1.00) that you earn in Cash Back Rewards has a value equal to 10 Member reward points. For example, \$1,000 in purchases results in \$5 cash back. That \$5 cash back equals 50 reward points based on 10 points for each dollar. You may then redeem those points for cash deposited directly to your Account, cash on an Amazon gift card, or items from the FinFit Reward Store. For more information on the FinFit rewards, please see the [“FinFit Rewards Terms and Conditions.”](#)

For purposes of converting Cash Back Rewards to points, FinFit will round up any cents to the next dollar.

## **3. Additional Rewards Terms and Conditions**

Cash Back Rewards have no cash value until such time as you may request and receive redemption. You may not assign, transfer, or pledge your cash rewards. You have no property rights or other legal interest in cash rewards.

We reserve the right to change the term and conditions of this Program and/or terminate or temporarily suspend the Program at any time and for any reason with or without notice to you. These changes may prevent you from earning and/or using Cash Back Rewards, decrease Cash Back Rewards value, or cause you to lose Cash Back Rewards.

We can immediately suspend or disqualify you from the Program, in whole or in part, at any time and for any reason. We will suspend or disqualify you from the Program if you violate these Terms or your Cardholder terms and conditions, engage in fraud or suspected fraud or someone associated with your account does so, misuse or gaming the Program or if you take another similar action, according to us in our sole discretion

Other restrictions and requirements may apply.

## **4. Contacting Us**

You may contact us with any questions or concerns regarding your Account. The best way to contact us is through email at [ffcustomerservice@finfit.com](mailto:ffcustomerservice@finfit.com). You may also contact us by telephone

at 1-888-928-7248 or chat in the FinFit platform. We are available Monday through Friday from 8am-9pm ET.

Our business days are Monday through Friday, excluding New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving, and Christmas.