

**LOYALTY, AWARD, OR PROMOTIONAL CARD**  
**Mastercard® Reward Card Cardholder Agreement**

**CUSTOMER SERVICE CONTACT INFORMATION:**

**Address:** 700 State Highway 121 BYP Suite 200, Lewisville TX 75067 ("Address")

**Website:** www.MyPrepaidCenter.com ("Website")

**Phone Number:** 888-371-2109 (toll free in USA); 339-234-6415 (outside USA)  
 ("Customer Service Number")

**IMPORTANT NOTICES:**

**(1) This Card has been issued for loyalty/award/promotional purposes pursuant to a conditional offer and is not a gift card.**

**(2) Please read carefully. This agreement contains an Arbitration Clause requiring all claims to be resolved by way of binding arbitration.**

**(3) Always know the exact dollar amount available on your card. Merchants may not have access to determine your card balance.**

**(4) If you do not agree to these terms, do not use the Card and cancel the Card by calling Customer Service. Any refunds or exchanges are subject to the policy of the Corporate Sponsor.**

Fees and Expiration
<p><b>Monthly Maintenance Fee: The amount of this fee is disclosed on the Card Carrier.</b>            Subject to applicable law, one month after your Card expires, a monthly maintenance fee will be assessed to your Card as long as there are funds remaining. Although your Card may have an expiration date, the funds on your Card do not expire. Upon expiration, you must visit the Website www.MyPrepaidCenter.com or contact Customer Service to access the remaining balance on your Card.</p> <p><b>Card Replacement Fee: The amount of this fee (if any) is disclosed on the Card Carrier</b></p> <p><b>Expedited Delivery Fee: The amount of this fee (if any) is disclosed on the Card Carrier</b></p> <p><b>International Transaction Fee: 2%</b></p>

This Cardholder Agreement ("**Agreement**") sets forth the terms and conditions under which a Mastercard Reward Card ("**Card**") has been issued to you by MetaBank®, National Association. By accepting and using this Card, signing the back of the Card, activating the Card, or authorizing any person to use the Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement "**You**" and "**your**" means the person who has received and is authorized to use the Card. "**We**," "**us**," and "**our**" mean collectively, MetaBank, a federally-chartered savings bank, member FDIC, and its divisions or assignees, and also includes, unless otherwise indicated, our Program Manager. "**Program Manager**" refers to Blackhawk Network, who performs certain services related to your Card on MetaBank's behalf. "**Corporate Sponsor**" means the company who has directly or indirectly established this Card for the purpose of disbursing funds to you. You should sign the back of the Card immediately upon receipt. The Card may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference.

**1. ABOUT THE CARD**

Your Card is a prepaid Card loaded by the Corporate Sponsor, redeemable to buy goods and services at participating merchants, which can be found at www.MyPrepaidCenter.com. The Card is NOT a credit Card. The Card is not a checking account or connected in any way to any account other than a stored value account where your funds are held. If you have registered your Card, the funds will be insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable limitations and restrictions of such insurance. You may register your Card by logging into www.MyPrepaidCenter.com or calling Customer Service.

**2. USING THE CARD****a. Accessing Funds and Limitations**

You must activate your Card prior to use by going to www.myprepaidcenter.com. The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to your Card. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction. Your Card cannot be: (1) redeemed for its cash value; (2) used for illegal transactions; (3) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc.; or (4) used to obtain cash at an automated teller machine ("ATM"). For security reasons, we may limit the amount or number of transactions you can make on your Card. We may refuse to process any transaction that we believe may violate the terms of this Agreement. YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON YOUR CARD. If you attempt to use the Card when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on your Card occurs due to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. We reserve the right to cancel this Card should you create a negative balance. If you do not have enough funds available on your Card, you may be able to instruct the merchant perform a "split transaction" to charge part of the purchase to the Card and pay the remaining amount with another form of payment.

**b. Limits**

Spend Limitations	Limit
Maximum amount in Point of Sale Signature or PIN Transactions	Subject to the balance on the card
*Third parties may impose additional limitations.	

**c. Authorized Users**

If you allow another person to use the Card, you will be responsible under this Agreement for all transactions made by that person, regardless of whether you intended to be responsible for all of them, as well as all associated fees and charges, even if any of those transactions, fees or charges caused your balance to go negative.

**d. Foreign Transactions**

If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Card was issued ("**Foreign Transaction**"), the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in the currency of your Card. The rate they choose is either: (i) selected from the range of rates available in wholesale currency markets (which may vary from the rate the association itself receives), or (ii) the government-mandated rate in effect for the applicable central processing date. The conversion rate selected by the network is independent of the International Transaction Fee that we charge as compensation for our services. You will be charged an International Transaction Fee in U.S. dollars equal to **2%** on the total amount of the transaction. If the Foreign Transaction results in a credit due to a return, we will not refund any International Transaction Fee that may have been charged on your original purchase.

**e. Personal Identification Number ("PIN")**

If you wish to make a Personalized Identification Number ("PIN") debit purchases you may obtain a PIN by visiting www.MyPrepaidCenter.com or calling Customer Service. CARDS ARE NOT ACCEPTED AT ATMS AND CANNOT BE USED TO OBTAIN CASH IN ANY PURCHASE TRANSACTION. You should not write or keep your PIN with your Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious.

**f. Obtaining Card Balance Information**

You may obtain information about the amount of money you have remaining on your Card at no charge by contacting Customer Service. This information, along with a history of Card transactions, is also available online by visiting our Website. It may also be possible to request a written copy of Card transactions by contacting Customer Service.

**g. Authorization Holds**

You do not have the right to stop payment on any purchase transaction originated by use of your Card. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Card may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

**h. Returns and Refunds**

If you are entitled to a refund for any reason for goods or services obtained with your Card, the return and refund will be handled by the merchant. If the merchant credits your Card, the credit may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

**i. Receipts**

You may wish to retain receipts as a record of transactions. You may need a receipt in order to verify a transaction with us or the merchant.

**3. REPLACEMENT CARD**

If you need to replace your Card for any reason, please contact Customer Service. See the table above for applicable fees. Please note that your Card has a "Valid Thru" date on the front of the Card. You may not use the Card after the "Valid Thru" date. However, even if the "Valid Thru" date has passed, the available funds on your Card do not expire. You will not be charged a fee for replacement cards that we send due to expiration of the Card.

**4. COMMUNICATIONS**

You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

**5. UNAUTHORIZED****a. Contact Customer Service Immediately**

If you believe your Card has been lost or stolen or an unauthorized transaction has been made using the information from your Card without your permission, contact Customer Service IMMEDIATELY. We will ask for the Card number and other identifying details. **We may not**

**be able to assist you if you do not have the Card number.** We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. We will charge a fee as noted in the fee table above (subject to applicable law) for any lost/stolen Card, which will be deducted from the balance on the Card. A reissued Card may take up to 30 days to process.

**b. Zero Liability**

Under Mastercard's Zero Liability Policy, your liability for unauthorized transactions on your Mastercard-branded Card is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercised reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This policy limiting your liability does not apply to debit transactions not processed by Mastercard, certain commercial transactions, or unregistered cards.

**6. NO WARRANTIES AND LIMITATION OF LIABILITY**

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with a Card. Further, we will not be liable: (1) If, through no fault of ours, you do not have enough funds available on your Card to complete the transaction; (2) If a merchant refuses to accept your Card; (3) If an electronic terminal where you are making a transaction does not operate properly; (4) If access to your Card has been blocked after you reported your Card lost or stolen; (5) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction; or (6) For any other exception stated in our Agreement with you.

**7. LEGAL NOTICES**

**a. English Language Controls**

Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

**b. Assignability**

You may not assign or transfer your Card or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in your Card.

**b. Other Terms**

We may amend or change the terms of this Agreement at any time, subject to applicable law. You will be notified of any change to this Agreement in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota except to the extent governed by federal law. Should your Card have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

**8. JURY TRIAL WAIVER AND ARBITRATION**

**a. Jury Trial Waiver:** To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

**b. Arbitration Clause:** You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Card. You must send the opt out notice in writing to MetaBank, N.A. Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 ("Notice Address"). This Arbitration Clause governs any dispute arising under this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the arbitration administrator, as chosen by us. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing. You must send your notice to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Card is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.

Prepaid card is issued by MetaBank, National Association, Member FDIC, pursuant to license by Mastercard International Incorporated.

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**FACTS****WHAT DOES METABANK®, NATIONAL ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Credit history and assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MetaBank®, National Association ("MetaBank") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MetaBank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

**Questions?**

Go to [www.metabank.com/privacy-policy](http://www.metabank.com/privacy-policy).

## Who we are

<b>Who is providing this notice?</b>	This privacy policy is provided by MetaBank and applies to MetaBank products and services.
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## What we do

<b>How does MetaBank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does MetaBank collect my personal information?</b>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Make deposits or withdrawals from your account or provide account information</li> <li>• Make a wire transfer</li> </ul> <p>We also may collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>MetaBank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>MetaBank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partner(s) include nonaffiliated financial companies that we may partner with to jointly market financial products or services to you.</i></li> </ul>

## Other important information

<p><b>Special Notice for State Residents</b></p> <p>Residents of California or Vermont: We will not share with nonaffiliates except for our own marketing purposes, our everyday business purposes, or with your consent.</p> <p>Residents of Nevada: We are providing this notice pursuant to Nevada law.</p>
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