

LOYALTY, AWARD, OR PROMOTIONAL CARD
Visa® / Mastercard® Prepaid Corporate Reloadable Rewards Card Cardholder Agreement

CUSTOMER SERVICE CONTACT INFORMATION:

Address: Cardholder Services,
P.O. BOX 7235 SIOUX FALLS, SD 57117-7235
Website: MyDashCard.com
Phone Number: 1-833-848-5768

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
Inactivity Fee: \$4.95 Subject to applicable law, beginning 180 days after there has been no activity on your Card, an inactivity fee will be assessed to your Card as long as there are funds remaining and no activity occurs. Such fees may diminish the Card balance before the “valid thru” date on the front of the Card. <u>You may avoid this fee by using your Card at least once every 180 days.</u> Although your Card may have an expiration date, the funds on your Card do not expire. Upon expiration, you must contact Customer Service to access the remaining balance on your Card.
Lost/Stolen Card Replacement Fee: \$15.00
Expedited Shipment of Card \$35.00 Optional fee to expedite the shipping of the card.
Domestic ATM Withdrawal: \$1.50
International ATM Withdrawal: \$3.50
ATM Balance Inquiry: \$0.50
ATM Decline: \$1.75
International ATM Decline: \$1.75
Foreign Transaction Fee: \$0.50 per transaction plus 1% surcharge of the U.S. dollar amount of each transaction
Funds Transfer (other than via Cardless Cash Access at ATM): The lesser of 1.00% of transfer amount or \$10.00
Funds Transfer via Cardless Cash Access at ATM: \$3.50

This Cardholder Agreement (“**Agreement**”) sets forth the terms and conditions under which a Visa or Mastercard Prepaid Corporate Reloadable Rewards Card (“**Card**”) has been issued to you by Pathward®, 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, Pathward, 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 Prepaid Technologies, Inc., d/b/a Dash Solutions, who performs certain services related to your Card on Pathward’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 YOUR CARD

Your Card is a prepaid Card loaded by the Corporate Sponsor, redeemable to buy goods and services everywhere Visa or Mastercard debit cards are accepted. 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. You may register your Card by calling 1-833-848-5768 or logging into [MyDashCard.com](#).

Pathward, N.A. will act as custodian of your funds upon its receipt of your funds. Once your Card is activated, you will be able to provide Pathward, as custodian, with instructions about the funds accessible through the Card. Activation of the Card authorizes us to hold your funds at Pathward or as custodian to place your funds at one or more participating banks (each a “Program Bank”). If you do not agree to your funds being held by us at Pathward or placed by Pathward as custodian at other Program Banks, please immediately spend all the funds on your Card (or contact Customer Service above to cancel the Card and request your funds in the form of a paper check at no charge). Card funds are not FDIC insured.

2. USING YOUR CARD

a. Accessing Funds and Limitations

You must activate your Card prior to use by calling the number or going to the website indicated on the Card. 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. 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. Funds Transfers

You may use the Funds Transfer option on the website and/or within the mobile application made available to you through which you may obtain information regarding, and otherwise manage, your Card account (the “**Online Account Center**” or “**OAC**”) to direct that funds be transferred from your Card account to an account you own or to a check payable to you.. Please Note: Message and data charges may apply from your wireless service provider when using the OAC. Funds Transfers, as available in the OAC, may be made via Direct to Debit Funds Transfer, Card to Account ACH Funds Transfer, Check Funds Transfer, Cardless Cash Access at ATM or additional service(s) made available to you (collectively, a “**Funds Transfer**”). Each time you make a Funds Transfer or request a check for a Check Funds Transfer you will be charged a Funds Transfer Fee as provided in the Long Form above. If you believe there has been an error with the Funds Transfer service, please contact Customer Service.

(i) **Direct to Debit Funds Transfers.** You may direct that funds be transferred from your Card account to an Eligible Debit Card (each, a “**Direct to Debit Funds Transfer**” or “**D2D Funds Transfer**”). An “Eligible Debit Card” means an account you own and hold at a U.S. financial institution associated with a debit card into which a D2D Funds Transfer may be made. With D2D Funds Transfers, funds will be transferred to your designated Eligible Debit Card typically within minutes but could take up to 1 to 2 business days in certain circumstances. D2D Funds Transfers are irreversible. We do not control and are not responsible for any delays by the issuer of your Eligible Debit Card in processing or making available transferred funds. You will be responsible and liable for any D2D Funds Transfer that is later invalidated for any reason, including due to a claim, reversal, or a chargeback.

(ii) **Card to Account ACH Funds Transfers.** You may direct that funds be transferred from your Card account via ACH transfer to an account you own (each, a “**Card to Account ACH Funds Transfer**” or “**ACH Funds Transfer**”). ACH Funds Transfers normally take up to 2 business days to complete. We do not control and are not responsible for any delays by the financial institution holding your account to which funds are transferred, in processing or making available transferred funds. You will be responsible and liable for any ACH Funds Transfer that is later invalidated for any reason, including due to a claim, reversal, or a chargeback.

(iii) **Check Funds Transfers.** You may request and obtain from us checks drawn on your Card account and made payable to you (each, a “**Check Funds Transfer**”). You will be charged a Funds Transfer Fee as provided in the Long Form above for each request for a Check Funds Transfer, even if you do not deposit the check you receive from us.

(iv) **Cardless Cash Access at ATM.** In addition to being able to withdraw funds from your Card account using your Card at ATMs, you may direct that funds from your Card account be made available for withdrawal at a designated ATM (each, a “Cardless Cash Access at ATM”). With Cardless Cash Access at ATM, funds will be available at a service-enabled ATM machine typically within minutes using a text message with an ATM locator and an authorization code input into the ATM machine.

c. Limits	
Load Limitations	Limit
Maximum Card balance at any time	\$35,000.00
Maximum amount of Corporate Sponsor loads	No more than \$35,000.00 total per twenty-four (24) hours.
Withdrawal Limitations	Limit
Maximum amount of Domestic ATM cash withdrawal	No more than \$1,000.00 total per twenty-four (24) hours.

Maximum amount of International ATM cash withdrawal	No more than \$500.00 total per twenty-four (24) hours.
Maximum Cashback through Point of Sale PIN Transactions	No more than \$500.00 total per twenty-four (24) hours.
Funds Transfer	No more than \$2,500.00 total per twenty-four (24) hours.
Spend Limitations	Limit
Maximum amount in Point of Sale Signature Transactions	No more than \$2,500.00 total per twenty-four (24) hours.
Maximum amount in Point of Sale PIN Transactions	No more than \$2,500.00 total per twenty-four (24) hours.
* Third parties may impose additional limitations.	

d. 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.

e. 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 Foreign Transaction Fee that we charge as compensation for our services. You will be charged a Foreign Transaction Fee in U.S. dollars equal to \$0.50 per transaction plus 1% surcharge of the U.S. dollar amount on the total amount of the transaction. Fee for International Purchases and Cash Withdrawals: If the Foreign Transaction results in a credit due to a return, we will not refund any Foreign Transaction Fee that may have been charged on your original purchase.

f. Personal Identification Number (“PIN”)

You will receive a Personalized Identification Number (“PIN”) when activating your Card by calling 1-833-848-5768 or logging into MyDashCard.com. 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.

g. 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.

h. 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.

i. 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.

j. 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 TRANSACTIONS

5.1 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.

5.2 Zero Liability

Visa Zero Liability policy covers U.S.-issued Visa-branded Cards only and does not apply to ATM transactions, PIN transactions not process by Visa, certain commercial card transactions, or unregistered cards. You must notify us promptly of any unauthorized use. For additional details visit [www.visa.com/security](#).

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.

c. 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 (without regard to the laws regarding conflicts of laws) except to the extent governed by federal law. With the exception of disputes subject to the Arbitration Clause below, any disputes relating to this Agreement shall be subject to the exclusive jurisdiction and venue of the federal and state courts located in the state of South Dakota. You acknowledge and agree that we shall have a right of setoff to apply the funds in your Card Account to any debt that you owe to us. You further grant us a security interest in all of your funds in our possession as collateral for any sums that you owe us under this Agreement. 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 Pathward, 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 Pathward, National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc.
Prepaid card is issued by Pathward, National Association, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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