Program Effective Date: March 1, 2025
Last Revised: August 4, 2025

Important information about the program and this agreement
The Perks Program Rules ("Rules") apply to the Petal 1 VISA®, Petal 1 Rise VISA®, Tilt Motion VISA®, and Tilt Engage VISA® credit cards ("Credit Card" or "Card Account") issued by WebBank. This document describes how the Perks Program ("Perks" or the "Program") works and is an agreement between you, the person to whom the Credit Card was issued ("Accountholder" or "you") and WebBank. You agree that your use of the Credit Card or any feature of this Program constitutes your acceptance of these Rules.

Program Overview As a Credit Card Accountholder, you are automatically enrolled in the Perks Program and will earn cash back points ("Cash Back Points"), which you can then redeem for a statement credit. Cash Back Points can be earned by meeting the requirements of Qualifying Transactions (also referred to as "Offers") as described below.

Participation. The Program and its benefits are offered at our sole discretion and to fully participate you must be an Accountholder in Good Standing. Your Card Account is in "**Good Standing**" as long as you fully comply with these Program Rules, your Credit Card Cardholder Agreement as may be amended from time to time ("Cardholder Agreement"), disclosures agreed to as part of opening your Credit Card (including, as applicable, the Privacy Policies, Truth in Lending Disclosure, and Risk-Based Pricing Disclosure) and Arbitration Agreement (collectively, the "Program Agreements"). At any time your Card Account is not in Good Standing, we may in our sole discretion permit you to make transactions, temporarily suspend your ability to make transactions, or close your account. If your account is not in Good Standing and we permit you to make a transaction(s), you will continue to earn Cash Back Points; however, you will not be able to redeem any Available Cash Back Points until your Card Account returns to Good Standing. If your account is not in Good Standing and we temporarily suspend your ability to make a transaction(s), you will not earn Cash BackPoints and you will not be able to redeem any Available Cash Back Points until your Card Account returns to Good Standing. If your Card Account is closed by us because it is not in Good Standing or for any other reason you will forfeit any unredeemed Available Cash Back Points. If your Card Account is closed by you for any reason, you will forfeit any unredeemed Available Cash Back Points.

Our failure or delay in enforcing any of your obligations, or exercising a right or remedy, does not amount to a waiver of that obligation, right or remedy. Additionally, if we waive a particular obligation in one circumstance, it does not prevent us from subsequently requiring compliance with the obligation on other occasions.

We reserve the right to remove any participant from the Program in the event of suspected fraud or abuse in connection with the Program Agreements.

When and how you earn Cash Back Points.

Offers

You will automatically be enrolled in Offers, which are merchant-specific deals delivered through your account (each, an "Offer"). You will earn Cash Back Points for Qualifying Transactions, which are defined as transactions that satisfy all requirements specified in the terms of the individual Offers

(“Offer Terms”) and this Agreement. The amount of Cash Back Points earned on Qualifying Transactions as well as any additional terms and conditions of the Offer will be presented in the Offer Terms.

Offers provides you with the benefit of receiving discounts with participating merchants on purchases made using your Credit Card. We use a third-party card-linked offer provider as our service provider to help us operate Offers. As a cardholder enrolled in Offers, you authorize us, our third party service providers, participating merchants and Visa U.S.A (“Visa”) to use and share transaction details related to your Credit Card in connection with providing you with discounts, credits and other services related toOffers. To see the current list of participating merchants and offers, please navigate to the Perks page in the Tilt Mobile App.

Discounts and credits through Offers will not appear or be reflected on your transaction receipt from the merchant at the time of purchase, and will instead be applied to your Credit Card Account as Cash Back Points.

Other Types of Rewards. Please note that your ability to earn rewards other than Offers (such as Bonus Cash Back Points) based on spending may be based, in the case of Qualifying Transactions, on the charge after any statement credits have been applied. If the Qualifying Transactions is subject to finance charges, such charges may accrue on the total amount of the Qualifying Transactions prior to the application of any statement of credit, and the balance upon which such charges are assessed may include the gross amount of your Qualifying Transaction, from the date such transaction was made (i.e., without any savings from the Offer being applied). You will be responsible to pay amounts due as provided in the terms of your Cardholder Agreement.

Foreign Currency Transactions. You can also benefit from Offers while traveling. When you make a Qualifying Transaction in a foreign currency, the amount of Cash Back Points earned will be determined using the exchange rate determined by the payment network (Visa).

Transactions not eligible for Offers. Not all transactions with your registered Credit Card are eligible for Offers. You acknowledge that Visa may be unable to monitor every transaction made with a Credit Card which has been enrolled in Offers, including but not limited to payments made through other payment methods (such as a digital wallet or a third party payment app, where you may choose your Credit Card as a funding source but you do not present your card directly to the merchant), payments of existing balances, balance transfers, or transactions that are not processed or submitted through the Visa payment system, and that these transactions are not eligible for Offers.

When and how you can use your Cash Back Points. Cash Back Points earned during a billing period become available for redemption during the following billing period when they are added to your available Cash Back Points balance (“Available Cash Back Points”) or may be displayed as your “Cash Back Wallet.” We may round the amount of Cash Back Points earned from Qualifying Transactions up or down in a manner determined in our sole discretion. For any given billing period, the amount of Cash Back Points added to your balance is based on the net dollar amount of Qualifying Transactions made during the previous billing period. If the net dollar amount of your Qualifying Transactions is negative for a billing period, Cash Back Points will be deducted from your Available Cash Back Points/Cash Back Wallet and may result in a negative Available Cash Back balance/Cash Back Wallet. Note that while Cash Back Points earned from Offers during a billing

period will typically become Available Cash Back/Cash Back Wallet Points during the following billing period, there may be delays

You can redeem your Cash Back Points through an account statement credit. Once you request to redeem your Cash Back Points, you cannot cancel or otherwise revoke the request. We reserve the right to reject any redemption request if we cannot verify your identity or account information.

Redemption for an account statement credit:

- Login to your online Card Account via the Tilt Mobile App to request to redeem your Cash Back Points for a statement credit.
- While the statement credit will reduce your balance, you are still required to make at least your minimum payment each billing period.
- There is no minimum to the amount of Cash Back Points you are required to redeem in order to receive a statement credit.
- You may only redeem for a statement credit up to the amount of your current Credit Card balance. That is, a statement credit redemption cannot result in your Credit Card having a credit balance (that is, a balance less than zero).

Cash Back Points accumulation limits. There is no annual or lifetime maximum on the amount of Cash Back Points you can earn.

Cash Back Points duration and other terms. Earned Cash Back Points will not expire as long as your Card Account is open and remains in Good Standing. But, if your Card Account is closed for any reason, your participation in the Program will be terminated and you will lose any Available Cash Back Points you have not redeemed. Earned Cash Back Points are non-transferable and cannot be redeemed by anyone other than the Account holder. Additionally, Cash Back Points have no cash value and are not your property, until successfully redeemed.

Other Important Information You Should Know

Cash Back Points Activity. Our processing platform serves as the final record of your Cash Back Points activity. This includes the amount of Cash Back Points you have available for redemption, the amount of Cash Back Points you've redeemed, and the percentage of Cash Back Points you will earn on Qualifying Transactions. In the event there is a discrepancy between your records and the processing platform, the information from the processing platform will be deemed correct.

Audits. We reserve the right to audit the Accountholder's Card Account for compliance with these Program Rules. In the event the audit reveals discrepancies, the processing of Perks may be delayed until such discrepancies are resolved.

Other Conditions. You acknowledge the Program is a promotional program as to which no consideration has been paid to you. Unless and until you redeem Cash Back Points in accordance with these Program Rules, no right, title, or interest in the Cash Back Points has been conveyed. The Program, including these terms and conditions, is subject to the Governing Law and Arbitration provisions of the Cardholder Agreement governing your Card Account. You consent and authorize us, our affiliates or any non-affiliated third parties with whom we contract to manage the Program to

share information about you and the Program, as necessary, to effect, administer, enforce, service, or fulfill the terms of the Program. The Program is void where prohibited by federal, state, or local law. You are responsible for any tax liability, including disclosure requirements, related to your participation in the Program. Please consult your tax advisor if you have any questions about your personal tax situation

Governing Law. The Rules are governed by federal law and, to the extent state law applies, the laws of the State of Utah without regard to its conflicts of law principles.

No Warranties

THE SERVICES AND ALL CONTENT IS PROVIDED "AS IS" AND "AS AVAILABLE". THE SERVICES AND CONTENT ARE PROVIDED WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND ANY WARRANTIES IMPLIED BY ANY COURSE OF PERFORMANCE OR USAGE OF TRADE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. TILT CARD, INC. AND ITS AFFILIATES, LICENSORS AND SUPPLIERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) DO NOT WARRANT THAT: (1) THE CONTENT IS TIMELY, ACCURATE, COMPLETE, RELIABLE OR CORRECT; (2) THE SERVICES WILL BE SECURE OR AVAILABLE AT ANY PARTICULAR TIME OR LOCATION; (3) ANY DEFECTS OR ERRORS WILL BE CORRECTED; (4) THE CONTENT IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS; OR (5) THE RESULTS OF USING THE SERVICES WILL MEET YOUR REQUIREMENTS. YOUR USE OF THE SERVICES IS SOLELY AT YOUR OWN RISK

Indemnification

You shall defend, indemnify, and hold harmless us, our affiliates, payment card networks and payment processors, and each of our and their respective employees, contractors, directors, suppliers and representatives from all liabilities, claims, and expenses, including reasonable attorneys' fees, that arise from or relate to your use or misuse of, or access to, the Services or any Content, violation of these Perks Program Rules, or infringement of any intellectual property or other right of any person or entity. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with us in asserting any available defenses.

Limitation of Liability

IN NO EVENT SHALL WE, NOR OUR DIRECTORS, EMPLOYEES, AGENTS,PARTNERS, SUPPLIERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) OR CONTENT PROVIDERS, BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE OR ANY OTHER LEGAL OR EQUITABLE THEORY WITH RESPECT TO THE SERVICES (I) FOR ANY LOST PROFITS, DATA LOSS, COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, COMPENSATORY OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER (HOWEVER ARISING), (II) FOR ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE (REGARDLESS OF THE SOURCE OF ORIGINATION), OR (III) FOR ANY DIRECT DAMAGES IN EXCESS OF (IN THE AGGREGATE) $50.00.

Program Modifications. We may, from time to time, or at any time, add, modify, or delete any benefit, service, or feature of this Program. Changes to the Program may include, among other things, modifying Qualifying Transactions, the way Cash Back Points are earned, excluding transactions, lowering or otherwise changing Cash Back Points percentage rates or imposing additional restrictions or terminating portions of theProgram, with or without notice to you. In the event the complete Program is terminated you will be given a reasonable period of time from the date termination is announced to redeem your earned Cash Back Points. We will give you notice of any such changes by posting an updated copy of this agreement to Tilt's website. In some cases, notices may also be delivered to you electronically by email or through our online services, such as through the Tilt Mobile App. These changes are effective upon the posting of the agreement, or other notice being sent, and will be considered part of this agreement. It is your responsibility to review the website or review any notice to stay aware of any changes. Please refer to the "Last Revised" date at the top of this page to see when these Program Rules were last revised.

WebBank and Tilt Card, Inc. are responsible for the operation and administration of the Perks Program.

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