

Atlas Reward Programs - Terms and Conditions

Last updated: Nov 15, 2024

Eligibility

1. Atlas Reward Programs (the "Reward Programs") are open only to legal residents of states in the United States where we are currently active and are able to onboard users, who are at least eighteen (18) years old at the time of enrollment for an Atlas credit card (the "Card"). Void where prohibited. Proof of residency and age may be required.
2. The Atlas Approval Guarantee requires completing an application. For remaining programs users must be active Atlas users (or 'users') in good standing. To be considered as an 'active' Atlas user in 'good standing,' participants must maintain an active Atlas account with the most recent membership fee paid, no outstanding dues, and without any violations of Atlas [Terms of Service](#).
3. Participation in the Program constitutes acceptance of these Terms and Conditions. By participating in the Program, you agree to be bound by these Terms and Conditions and the decisions of Atlas, which are final and binding in all respects.

Sponsor

Exto Inc. DBA Atlas, 300 Coventry Road, Kensington, CA 94707

Duration

Atlas Rewards Programs will continue until further notice. Atlas reserves the right to modify, suspend, or terminate the Program at any time without prior notice.

Atlas Approval Guarantee Program

- **Program Details**
 - a. What you need to do: You must fully complete the Atlas application process including the KYC (Know Your Customer) process and link your primary bank account with at least two months of activity
 - b. Our promise: If you meet the above requirements, we guarantee your approval for the Atlas credit card
 - c. Get started:
 - i. Sign up on [our website](#)
 - ii. Complete the quick and easy KYC process
 - iii. Link your bank account
 - iv. Instantly receive approval and start using Atlas account and card
- **Limitations**
 - a. This is not a guarantee of your credit limit on your Atlas credit card
 - b. You must pass identity verification (KYC) and fraud checks through our third party external vendors

- c. If you meet all the requirements but do not get approved, please contact [Atlas Support](#) for resolution steps

Atlas Sweepstakes Program

- **Program Details**

- a. Entry Period: The time between one sweepstake to another. Approximately, there will be one Sweepstake per calendar month
- b. Users can earn entries to the Program by using their cashback points. Each entry cost 50 points.
- c. Users can only use cashback points from ‘settled and redeemable” points in their account. Learn more about the Atlas cashback program [here](#).
- d. There are no limits to the number of eligible entries to enter the Program
- e. Entries do not carry over from one Sweepstakes or entry period to another
- f. Random drawing: once the entry period for a Sweepstakes has ended, winning entries will be randomly selected from all the eligible entries. The odds of winning a prize depends upon the number of entries received.

Sweepstake Prize (\$)	Winners
\$50	20
\$100	15

- **Redemption**

- a. All the prizes are in USD and redeemed as one-time credit to the participant's Atlas credit card account
- b. Prizes are non-transferable and cannot be exchanged or redeemed for any other form of rewards, products, or services

- **Verification and announcement of winners**

- a. Winning participants may be required to re-submit identification documents to verify their identity
- b. Winners will see Sweepstakes Bonus added to their ‘Available to Spend’ in their app once the reward is issued
- c. Winners will be notified via email within one week of the drawing

Atlas Lucky Swipe

- **Program Details**

- a. You earn a guaranteed 20 points on every transaction
- b. With Lucky Swipe, you have a chance to get variable cashback points on each transaction, including up to 100% of your purchase amount in cashback points
- c. How does it work?
 - i. Spend normally: Make everyday purchases with your Atlas credit card

- ii. Know instantly: Receive a push notification instantly when your purchase wins a Lucky Swipe
- iii. Claim points: Open the app and claim your points
- d. Odds of winning depend on your reward tier in the app
 - i. We divide each transaction into 10 cent entries (eg: a \$1 transaction will result in 10 entries)
 - ii. We run a sweepstake for each entry.. if you win you get 100 points (worth 10 cents) for each winning entry
 - iii. We add up the total points from each transaction and issue that as a Lucky Swipe reward

Member Reward Tier	Odds of Winning Lucky Swipe Points
Blue	0.08% for every 10 cents in a transaction amount
Gold	0.16% for every 10 cents in a transaction amount
Platinum	0.24% for every 10 cents in a transaction amount

- **Redemption**
 - a. All the prizes are in cashback points and can be redeemed to pay off your pending balance on your Atlas credit card
 - b. Prizes are non-transferable and cannot be exchanged or redeemed for any other form of rewards, products, or services.
- **Announcement of winners**
 - a. You will receive a push notification instantly when your purchase wins a Lucky Swipe

Atlas Mystery Box Program

- **Program Details**
 - a. A Mystery box is a fun and exciting way to earn rewards. There are two kinds of Mystery Box Rewards: paycheck-based and deposit-based.
 - b. Paycheck users: have a chance to double your paycheck (up to \$500 per cycle). Eligibility criteria is receiving a direct deposit within the last 2 weeks.
 - i. Earn up to 1 mystery box for every paycheck that credits to their Atlas account.
 - ii. Simply open the app after a direct deposit to view and claim.
 - iii. Biweekly mystery boxes do not carry over from one paycheck to the next.
 - c. Deposit users: have a chance to double your deposit (up to \$250 per day). Eligibility criteria is maintaining a positive deposit balance
 - d. Random drawing: The odds of winning different rewards as below:

Prizes	Winners
Double your paycheck deposit – up to the amount of each direct deposit into Atlas. Capped to \$500 per user per pay cycle .	1 in 10,000 biweekly
Double your deposit – up to the amount of your Atlas deposit. Capped to \$250 per user per day .	1 in 100,000 daily
Earn cashback points	Frequency and quantity varies
Entries to Sweepstakes	Frequency and quantity varies

- **Redemption**
 - Prizes may be issued as cash deposits, credits, or points. All can be redeemed for USD cash value from the Atlas app.
 - Prizes are non-transferable and cannot be exchanged or redeemed for any other form of rewards, products, or services.
- **Verification of Winners**
 - Winning participants may be required to re-submit identification documents to verify their identity
 - Winner will see 'Sweepstakes' added to their Spend Power in their apps once the users are issued the reward
- **Notification of Rewards**
 - Atlas may notify participants who qualify for rewards via the email address provided during account registration.
 - Marketing emails announcing winners of Programs may be sent to a more broader Atlas user audience

Taxes and Liabilities

Participants are solely responsible for any applicable taxes, fees, or other costs associated with the rewards received through the Program. Atlas is not responsible for any liabilities, financial or otherwise, incurred by participants through their participation in the Program.

Privacy and Data Collection

1. By participating in the Program, participants consent to the collection, use, and disclosure of their personal information by Atlas for the purposes of administering the Program and delivering rewards.
2. Atlas will handle all personal information in accordance with its Privacy Policy, which can be found on the company's [website](#).

General Terms, Release of Liabilities, and Disputes

1. The decisions of Atlas regarding the Program, reward distribution, and any disputes arising out of the Program are final and binding.
2. Atlas reserves the right to disqualify any participant found to be in violation of these Terms and Conditions or engaged in fraudulent activities.
3. Atlas reserves the right to modify or amend these Terms and Conditions at any time without prior notice.
4. Atlas is not responsible for: (a) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (b) unauthorized human intervention in any part of the Program; (c) technical or human error in the administration of the Program or the processing of participants; or (d) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from user's participation in the Program or receipt or use or misuse of any prize. If for any reason an participant's eligibility for the Program is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, participants's sole remedy is to contact support and request for a review. Participants agree that any and all such disputes shall be resolved individually without any legal action. No more than the stated number of each prize will be awarded.

Contact Information

For any questions or inquiries regarding the Program or these Terms and Conditions, please contact [Atlas Support](#)