

## **Bonus, Reward and Cashback Program Addendum**

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

Effective July 3rd, 2022

Last Updated Jul 22, 2025

PLEASE READ THIS DOCUMENT CAREFULLY AND KEEP A COPY IN A SAFE PLACE.

### **Terms Applicable to All Bonus, Reward and Cashback Programs (the “Programs”)**

#### **1. General**

- a. The Terms in this section are applicable to all Programs by Sponsor.
- b. In the event of any incidental conflict between the Terms of a given Program, these Terms shall govern.
- c. The decisions of Atlas regarding the Program, reward distribution, and any disputes arising out of the Program are final and binding.
- d. Atlas reserves the right to disqualify any participant found to be in violation of these Terms and Conditions or engaged in fraudulent activities.
- e. All active Programs will continue until further notice. Atlas reserves the right to modify, suspend, terminate or amend these Terms and Conditions at any time without prior notice.
- f. 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 a 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.
- g. Non-transferrable: Prizes for any bonus, reward or cashback Program are non-transferable and cannot be exchanged or redeemed for any other form of rewards, products, or services.

#### **2. General Eligibility**

- a. 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.
- b. Employees, officers, directors, and agents of Exto Inc. DBA Atlas (going forward "Atlas"), its affiliates, subsidiaries, and advertising or promotional agencies, as

well as their immediate family members and those living in the same household, are not eligible to participate in the Program.

- c. 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.
- d. All Member accounts must be in good standing for the full period in which they meet the qualification requirements to be eligible, subject to Atlas' sole discretion and on a case-by-case basis. 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. Sponsor Contact Information**

- a. Exto Inc., DBA Atlas, Atlas Application, Atlas Card and/or Exto Labs is the Sponsor ("Atlas")
- b. Exto Inc. is located at 300 Coventry Road, Kensington, CA 94707.
- c. For any questions or inquiries regarding the Program or these Terms and Conditions, please contact Atlas Support at [support@atlasfin.com](mailto:support@atlasfin.com).

### **4. Duration**

- a. All Programs will continue until further notice, except as detailed specifically in the respective Program.
- b. Atlas reserves the right to modify, suspend, or terminate the Program at any time without prior notice.

### **5. Taxes and Liabilities**

- a. Participants are solely responsible for any applicable taxes, fees, or other costs associated with the rewards received through the Program.
- b. Atlas is not responsible for any liabilities, financial or otherwise, incurred by participants through their participation in the Program.
- c. For prizes and aggregate earnings over \$600, Atlas may issue a 1099-MISC when deemed necessary.

### **6. Privacy and Data Collection**

- a. 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.
- b. By participating in the Program, participants consent to the use of their name, location (city and State), media such as photograph, and any feedback provided to Atlas regarding the Programs for public marketing, if they receive an award and Atlas elects to use that information to congratulate and otherwise share sentiment regarding the Programs. You agree to allow Atlas to publish and use this information in marketing indefinitely in consideration for the selected reward,

but may request that Atlas suspend this use by contacting us at [support@atlasfin.com](mailto:support@atlasfin.com).

- c. Atlas will handle all personal information in accordance with its Privacy Policy, which can be found on the company's website.

## **7. Sweepstakes**

- a. Method of selection: once the entry period for a Sweepstakes has ended, winning entries will be selected by random drawing from all the eligible entries.
- b. Odds of winning: The odds of winning a prize depends upon the number of entries received and are not calculable in advance.
- c. User entry terms: the method to obtain entries for existing Atlas users will be described in each Sweepstakes program.
- d. Alternate entry terms: No Purchase Necessary, Void Where Prohibited. Non-Atlas users may enter to win with a single entry, free of charge, by completing [this form](#). Alternate entries are subject to all Atlas terms, and must meet verification and eligibility requirements at the time the rewards are to be delivered. If these criteria are met and the winner is not an Atlas customer and able to receive a form of payment, Atlas will issue a check for the amount of the winnings.
- e. Entry Period: The time between one Sweepstakes to another, which is determined at Atlas' sole discretion and will be described in each Program.
- f. No carry-over: Entries do not carry over from one Sweepstakes or entry period to another.
- g. Prize redemption: All the prizes are in USD credits and are redeemed as one-time credits to the winners' Atlas credit card accounts, except as specified in specific Programs.
- h. Prize crediting: Winners will see Sweepstakes Bonus added to their 'Available to Spend' in their app once the reward is issued.
- i. Prize notification: Winners will be notified via email within one week of the drawing.
- j. Total prize pool: the total prize pool is the total of the amounts listed in each Program for each period, and may be renewed or extended by Atlas, increasing the total prize pool proportionally. The total prize pool in any given state will not exceed \$5,000.
- k. Re-verification required: Winning participants will generally be required to re-submit identification documents to verify their identity and/or complete an affidavit of eligibility, at Atlas' sole discretion. This verification may require submission of tax identification information and other personally identifiable information, which will be handled subject to our Privacy Policy.

## **Atlas New Member Reward Program**

**1. Program Details:** New users who successfully sign up for an Atlas credit card and make on time membership fee and statement payments during the Program duration will be eligible to participate.

**2. Qualification requirements:** new users may be enrolled into one of the below program options, each with different qualification requirements. New members are only eligible for one new member reward program.

Sub-Program Name	Effective Dates	Qualification Requirements
Original Program	01/01/2024 - 05/31/2024	New users must make purchases totaling at least \$1000 using their Atlas credit card within six months from the date of account opening to qualify for the bonus.
Summer 2024 Program	06/01/2024 - 07/22/2025	New users must spend \$50 a week for any 5 weeks within six months from the date of account opening to automatically qualify for the bonus.
Summer 2025 Program	07/23/2025 - Current	New users must complete their in-app checklist including Activating Atlas, completing Spend Power training, adding a Digital Wallet, and spending a minimum of \$50 in 5 distinct weeks.

**3. Bonus requirements:** Once the qualification threshold is met within the specified duration, participants will earn a one time reward points credit which will be automatically added to their Atlas account. The points will be determined based on a Sweepstakes and in accordance with the following distribution / number of entries:

Sweepstakes Signup Bonus Credit Value	Odds
\$10	95.00%
\$25	4.00%
\$50	0.99%
\$1000	0.01%

#### **4. Sign-up Bonus and Redemption**

- a. Bonuses earned through the Program will be issued as points and once issued can be redeemed as a balance credit to the participant's Atlas credit card account, as follows:
  - i. 50% of the bonus can be redeemed instantly or at any time from the app.
  - ii. 50% is issued as “double cashback points” that are redeemable at the one year anniversary if the account is still active and in good standing.
  - iii. For winners who get the \$1,000 bonus, 100% is redeemable immediately.
- b. Credit is issued in cashback points and can be redeemed to pay off your pending balance on your Atlas credit card.

## 5. Notification of Rewards

- a. Atlas may notify participants who qualify for rewards via the email address provided during account registration.
- b. Participants who qualify for rewards will receive their sign up bonus within one statement cycle after meeting the qualification requirements within 6 months from the date of account creation.
- c. Winners will automatically see ‘Sign up bonus’ added to their ‘Available to Spend’ in their mobile app once the users are issued the reward.

## Atlas Approval Guarantee Program

The Atlas Approval Guarantee Program requires completing an Atlas Mastercard application.

### 1. Program Details

- a. 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. If you meet the above requirements, we guarantee your approval for the Atlas credit card, subject to qualified applicants.
- 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

### 2. Qualification Requirements

Sub-Program Name	Effective Dates	Qualification Requirements
Original Program	01/15/2024 - current	Complete an Atlas Mastercard application. See full Program terms.

2025 Program	02/12/2025 - current	Complete an Atlas Mastercard application based on receipt of a targeted advertisement and use of a qualifying UTM code.
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### 3. Bonus Requirements

- a. If you have met the Program criteria listed above, including the General terms applicable to all Programs, and we are unable to approve you for the Atlas credit card, Atlas will arrange to directly reimburse you for your time by sending a check by mail.

Sub-Program	Bonus Description
Original Program	\$50.00 check
2025 Program	\$250.00 check

### 4. 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 and believe you were not approved, please contact Atlas Support at [support@atlasfin.com](mailto:support@atlasfin.com) for resolution steps.

## Atlas Sweepstakes Program

### 1. Program Details

- a. There will be approximately one random drawing per calendar month. Timing may vary in Atlas' sole discretion, and will be communicated ongoing in-app.
- b. Earning Cashback entries: users can earn entries to the Program by using their cashback points ("Cashback entries").
  - i. Each entry costs 50 points.
  - ii. Users can only use cashback points from 'settled and redeemable' points in their account.
  - iii. Learn more about the Atlas cashback program below.
- c. Earning Other Program entries: users can earn additional entries via other Programs as described in the terms of those Programs.
- d. Entry limits: There are no limits to the number of Cashback or Other Program entries a user can earn.

### 2. Qualification Requirements

Sub-Program Name	Effective Dates	Qualification Requirements
Original Program	01/15/2024 - 01/31/2025	Earn cashback entries with points in-app. See full Program terms.
2025 Program	02/01/2025 - current	Earn cashback entries with points in-app. See full Program terms.

### 3. Bonus Requirements

- a. If you have met the Program criteria and are selected, you are eligible for the following random drawings:

Sweepstakes Prize	Winners
\$50	30
\$100	30

## Atlas Lucky Swipe Program

### 1. Program Details

- a. With Lucky Swipe, you have a chance to get variable cashback points or other rewards on each transaction, including up to 100% of your purchase amount in cashback points.

### 2. Qualification Requirements

- a. Spend normally: Make everyday purchases with your Atlas credit card.
- b. Know instantly: We send a push notification instantly when your purchase wins a Lucky Swipe.
- c. Claim points: Open the app and claim your points.

Sub-Program Name	Effective Dates	Qualification Requirements
Original Program	01/15/2024 - current	Spend normally and monitor your in-app notifications. See full Program terms.

### 3. Bonus Requirements

- a. Lucky Swipe Original Program: odds of winning depend on your reward tier, which is displayed in the app.

- i. We divide each transaction into 10 cent entries (eg: a \$1.00 transaction will result in 10 entries), rounded down.
- ii. We run a random drawing for each entry during the period. 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

Sub-Program	Bonus Description
Original Program	See 3.a.

#### 4. Redemption

- a. All the prizes are in cashback points and can be redeemed to pay off your pending balance on your Atlas credit card.

#### 5. Announcement of winners

- a. You will be sent a push notification instantly when your purchase wins a Lucky Swipe.

### Atlas Mystery Box Program

#### 1. 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). Additional Eligibility criteria includes: maintaining a positive deposit balance for the full statement cycle.



d. Random drawing: The odds of winning different rewards are listed below:

## 2. Qualification Requirements

a. Random drawing: the odds of winning different rewards are listed below.

Sub-Program (Prizes)	Odds
Double your paycheck deposit	1 in 10,000, drawn biweekly
Double your deposit – small prize, \$0.01	Up to 3,000 drawn daily, odds vary based on eligible entries
Double your deposit – up to the amount of your Atlas deposit. Capped to \$250 per user per day.	1 in 100,000, drawn daily
Earn cashback points	Frequency and quantity varies, listed in-app
Entries to Sweepstakes random drawings	Frequency and quantity varies, listed in-app

## 3. Bonus Requirements

a. If you have met the Program criteria and are selected, you are eligible for the following benefits:

Sub-Program (Prizes)	Effective Dates	Bonus Description
Double your paycheck deposit	01/19/2024 - current	Cashback points up to the amount of each direct deposit into Atlas (1 per \$0.01 on qualifying transactions). Capped to \$500 per user per pay cycle.
Double your deposit – small prize	05/19/2025 - current	\$0.01 small prize for 3,000 qualifying deposit users, drawn daily
Double your deposit	01/19/2024 - current	Cashback points up to the amount of your Atlas account deposit (1 per \$0.01 on qualifying transactions). Capped to \$250 per user per day.
Earn Cashback points	01/19/2024 - current	Frequency and quantity of Cashback points varies, listed in-app

Entries to Sweepstakes random drawings	01/19/2024 - current	Frequency and quantity of entries varies, listed in-app
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#### **4. Notification of Rewards**

- a. Atlas may notify participants who qualify for rewards via the email address provided during account registration.
- b. Winner will see “Sweepstakes” added to their Spend Power in their apps once the users are issued the reward.

### **Cashback Program - Terms and Conditions**

The Atlas Cashback Program (“Atlas Cashback” or “Cashback Program”) is a rewards program which offers you the ability to receive rebates or discounts for the purchase of goods and services from Merchants (“Cashback”) on everyday purchases of goods and services you make through the Atlas Card (“Atlas Rewards”) or participation in various promotional offers (“Atlas Offers”) by Atlas and third-party merchants (“Merchants”). Atlas Cashback works with your existing Atlas account and Atlas Card (your “Atlas Account”) to provide you rewards and cashback for everyday purchases you make.

Please read this carefully and retain it for future reference. This Atlas Cashback Program Addendum (the “Addendum”) is revised periodically, and may include changes from earlier versions. This Addendum is in addition to and incorporates by reference, as if set forth in full herein, the Atlas Terms of Service and Card Agreement. Each Offer is subject to its own terms and conditions which can be found in the Atlas app.

By acknowledging this Addendum and/or by participating in the Cashback Program in any way, you are agreeing to all of the terms and conditions in this Addendum. Atlas will, from time to time, promote Cashback offers via different channels including in the Atlas App. The available Cashback offers on the Atlas App are subject to change at any time with or without notice to you. We may amend or change the terms and conditions of this Cashback Program at any time, with or without notice to you. Such amendments or changes will be effective upon the effective date and posting to the Policies Page ([www.AtlasFin.com/policies](http://www.AtlasFin.com/policies)). If you participate in the Cashback Program after the effective date of any change or amendment to the Addendum, you indicate your agreement to the change or amendment. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change.

#### **A. Cashback Program Eligibility**

Eligibility may require sharing Atlas via our referral/invites mechanism, enrolling in various promotions, and/or meeting requirements for different cashback tiers. Only transactions above \$1 are eligible for the Cashback Program, Atlas Rewards and Atlas Offers.

By participating in this Program, you are eligible to enroll in the Cashback Program and will earn cash back points (“Cash Back Points”), which you can then redeem for a statement credit, ACH

transfer, or a check. Cash Back Points can be earned by meeting the requirements of Qualifying Transactions as described below.

## B. Cashback Program 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 your Atlas Card Cardholder Agreement which may be amended from time to time (“Cardholder Agreement”), disclosures agreed to as part of opening your Atlas account (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 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 Back Points 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.

## C. Atlas Rewards

Through Atlas Rewards, you will earn Cash Back Points on Eligible Purchases, Deposits or other Qualifying Actions. Eligible Purchases are defined as purchases, less credits for disputed charges, returns, transaction rebates, and other negative balance adjustments, made by you for your personal, family or household use, using your Atlas Account during the life of the Program. The percentage of Cash Back Points earned is determined by the offer details. The points vary based on the offer which can be tied to the transaction category, account tier (based on past spend and/or deposits), or other factors as specified in the app. Our rewards and incentives may update from time to time. The latest incentives can be found in the app.

Regardless of redemption method or the percentage earned, you may simply see “cash back”, “Available cash back points”, “Atlas Perks” “rewards,” or something similar in marketing and

product materials when referring to the Cash Back Points you earned, may be eligible to earn, or which you may redeem. Details of the Program are described below.

Your Account will be given a Cash Back Points tier (typically Blue, Gold or Platinum). The tier is based on your ongoing spend and deposit tied to the Atlas Account. Eligible Purchases will qualify for Cash Back Points in accordance with the rules associated with that tier – typically based on category and/or merchant with up to 3% cashback issued as Cash Back Points. You will be automatically enrolled in tier-based Atlas Rewards. Limited time Atlas Rewards may require activation within the app, or may be auto activated depending on offer details.

Cash Back Points will be allocated based on the status tiers above. There is no minimum amount of Eligible Purchases required before earning Cash Back Points and no maximum limit on the amount of Cash Back Points you can earn over the life of your Card Account.

Double Cash Back Points. From time to time, and typically for a limited time, double cash back points (“Double Cash Back Points”) may be available on certain Eligible Purchases and may take the form of a higher percentage of Cash Back Points than the standard Cash Back Points status tiers or some other form of reward. Double Cash Back Points will be subject to the Program Agreements as well as any other applicable terms and conditions (including limits) associated with the Double Cash Back Points offer and may also be contingent upon your agreement with terms and conditions required by Third Party Service Providers. Double Cash Back Points may accrue and be available for redemption at a future date, typically the 1 year anniversary from activation of the offer. Atlas will notify you of Double Cash Back Points opportunities if, and when, they are available. The maximum Double Cash Back points that can be earned in a calendar year is 50,000 and may vary over time.

Bonus Cash Back Points and Boosts. From time to time, bonus cash back points (“Bonus Points”) and boosts (“Boosts”) may be available on certain Eligible Purchases and may take the form of a higher percentage of Cash Back Points than the standard Cash Back Points status tiers or some other form of reward. Bonus Points and Boosts will be subject to the Program Agreements as well as any other applicable terms and conditions associated with the offer and may also be contingent upon your agreement with terms and conditions required by Third Party Service Providers. Bonus Points and Boosts may accrue and be available for redemption immediately or at a future date, depending on the offer. Atlas will notify you of Bonus Point and Boost opportunities if, and when, they are available.

Lucky Swipe Points. The lucky swipe offer (“Lucky Swipe”) awards variable cash back points on all Eligible Purchases. The points are awarded based on a random drawing and could vary from 10 points to 100% of the transaction cost. Lucky Swipe Cash Back points can be redeemed instantly from within the Atlas App.

#### D. Atlas Offers

To participate in an Atlas Offer, you must complete a transaction with the Merchant by navigating to the Merchant through the Offers tab on the Atlas App or by navigating through a promotional email from Atlas via the unique URL provided to you for this Offer by Atlas. This transaction does not need to be with an Atlas card.

Only transactions made through the unique URL associated with this Offer, available through the Atlas App or web app are eligible for participation in the Cashback Program. If you visit other sites before completing your transaction or activate other cash back or reward sites or browser extensions, your purchase might be associated with a service other than Atlas and may be ineligible for Cashback. Further, use of ad-blocking or cookie-blocking software or device settings can prevent Atlas from recognizing your transaction(s) and as a result can make you ineligible for Cashback. Atlas is not responsible for any failure to execute an Offer through the unique URL associated with an Offer.

Atlas will notify you via in-app notification within ten (10) days of any of the following events: (1) when you successfully participate in an Offer; (2) when you have earned a minimum of \$5.00 in Cashback (discussed below); and (3) when earned Cashback has been deposited in your Atlas Account.

#### E. Receiving Cashback

Cashback will not appear or otherwise be reflected on your transaction receipt from a Merchant at the time of purchase. After you make a qualifying transaction to participate in Atlas Rewards or Atlas Offers, you will earn Cashback consistent with the terms of this Agreement and the terms of the Offer in which you participate. You will only receive Cashback on the purchase price, excluding any additional costs including tips, taxes, shipping, etc. Cashback you earn will be tracked and disclosed to you in the App.

When you have earned Cashback from your participation in offers, then Atlas will deposit all of the Cashback you have earned to your Atlas Account as Cash Back Points, as long as your Atlas Account is in Good Standing. Atlas will not deposit any Cashback into a suspended Atlas Account. Atlas makes this deposit usually within fourteen (14) days via commercially reasonable efforts. Atlas is only responsible for posting Cash Back Points based on information it receives from its third-party service provider who Atlas uses to operate Atlas Rewards and Atlas Offers. The maximum Cash Back Points that can be earned is 50,000 per calendar month. For up to one hundred and twenty (120) days following a transaction, Atlas reserves the right to make necessary adjustments to the Cash Back Points you have earned in the event that Atlas, in its sole and exclusive discretion, determines that an adjustment for a transaction is necessary including, but not limited to, cases involving returned and refunded merchandise or fraud. Cash Back Points are rebates or discounts for the purchase of goods and services from Merchants and will not be reported as taxable income to the extent provided in accordance with IRS regulations.

Transactions not eligible. Not all transactions with your registered Atlas Account are eligible for Atlas Rewards and Atlas Offers. You acknowledge that we may be unable to monitor every transaction made through your Atlas Account,, 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 Atlas Account 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 our card networks system, and that these transactions are not eligible for Atlas Rewards and Atlas Offers.

#### F. Redemption

Cash Back Points earned during a billing period become available for redemption when they are added to your available Cash Back Points balance ("Available Cash Back Points") as displayed as your Atlas App account. 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 and may result in a negative Available Cash Back balance.

Double Cash Back Points may accrue and be available for redemption at a future date, typically the 1 year anniversary from activation of the offer. Atlas will notify you of Double Cash Back Points opportunities if, and when, they are available.

When eligible for redemption, you can redeem your Cash Back Points through an account statement credit. The current conversion rate is \$1 for every 1,000 Cash Back Points. This conversion rate may change over time in accordance with program rules for program changes. 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 your account is not in Good Standing.

#### G. Expiration of Cashback

Any Cashback you have earned but has not been deposited into your Atlas Account will expire and be forfeited if: (1) you or Atlas close your Atlas Account; (2) you have not participated in any Atlas Rewards or Atlas Offers, for twelve (12) consecutive months; (3) you unenroll from the Cashback Program (as described below); or (4) we cancel your access to the Cashback Program.

#### H. Warranties

Atlas is not a party to and makes no warranties regarding any purchase from or transaction with Merchants, including without limitation a warranty of merchantability or fitness. As such, Atlas

shall not be liable in connection with any dispute, faulty, or defective merchandise or other issues that may arise in connection with any such purchase or transaction, whether as part of any Offer or otherwise.

#### I. Marketing and Use of Data

By agreeing to this Addendum and by participating in the Cashback Program, you consent to receive marketing and/or promotional materials from Atlas related to Offers that may be available to you, now or in the future. You further consent to Atlas and its third party service provider collecting and using transaction data consistent with Atlas's confidentiality obligations to you and our privacy policies are contained in our US Consumer Privacy Notice and US Online and Mobile Privacy Policy.

#### J. Unenrollment

In the event that you would like to unenroll in the Cashback Program and withdraw consent to the use of User Transaction Data in the future, you may do so by emailing [support@AtlasFin.com](mailto:support@AtlasFin.com) to request your unenrollment from the Cashback Program. If at the time you unenroll from the Cashback Program, you have earned more than 5,000 Cash Back Points from your participation, then Atlas will deposit all of the Cashback you have earned to your Atlas Account. We may cancel or suspend your access to the Cashback Program at any time and for any reason, at our sole discretion including for example in cases of abuse of the Cashback Program.

#### K. 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 Atlas Account for compliance with these Program Rules. In the event the audit reveals discrepancies, the processing of Atlas Rewards and Atlas Offers 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 Atlas 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.

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