

# Terms and Conditions for FuturePass Premium Membership Subscribers

**Effective date:** December 4th, 2025

These Terms and Conditions govern your enrollment in and use of FuturePass, an optional, paid premium membership offered by Future. They incorporate Future's Rewards Program Terms and Conditions and the applicable Cardholder and Deposit Agreements. If there's a conflict, these Terms control for your FuturePass subscription only.

## **Eligibility, Enrollment and Auto-Renewal**

FuturePass is available only to eligible FutureCard members with accounts in good standing. Enrollment happens in the Future apps in your account setting by confirming the purchase of the subscription. Your membership starts immediately and auto-renews on a monthly or annual basis until you cancel. You must be at least 18, or the age of majority in your state, and accept these Terms.

## **Fees, Taxes and Price Changes**

The FuturePass Premium Membership subscription fee is \$14.99 per month or \$99.99 per year, plus applicable taxes, billed in advance and non-refundable except as required by law. Future may change fees or benefits. If fees increase, we'll give at least 30 days' notice before your next renewal. If you don't agree, cancel before renewal. You're responsible for any taxes or charges we do not collect.

## **Free Trials and Promotional Offers**

Future may offer a free FuturePass trial or promotional pricing to new subscribers; the standard trial is 7 days unless otherwise disclosed. Trials are limited to one per member and are not available to prior subscribers unless stated. Unless you cancel before the trial ends, billing begins the day after the trial ends and monthly or annual fees will be automatically deducted from your Future checking account. If your payment method fails at the end of the trial, FuturePass benefits will be cancelled if the FuturePass subscription is not paid within 5 days of it becoming due.

## **Payment Authorization, Collection and Failed Payments**

You authorize automatic debits of subscription fees and taxes from your Future checking account. If we cannot collect fees on the due date, we will retry two more time several days after the due date. Unfortunately, if the FuturePass subscription is not paid within 5 days of it becoming due, we'll have to cancel your FuturePass subscription.

## **Cancellation, Effect and Refunds**

You can cancel any time in the app; cancellation is effective at the end of your current billing period. You'll keep FuturePass benefits until then. No partial-period refunds or credits, except as required by law or explicitly stated for a promotional offering.

Cancellation affects only FuturePass premium membership features. It does not impact your continued use of the FutureCard and Future checking account, as described in the cardmember and deposit agreements and Future's Rewards Terms and Conditions.

## **Benefits**

FuturePass provides elevated rewards as described in Future's Rewards Terms and Conditions. FuturePass also includes additional premium membership benefits, which may include spending insights, as described in the Future apps.

## **Program Changes, Suspension and Termination**

We may modify or discontinue FuturePass with or without notice, except as required by law. If we materially discontinue during a paid period, we'll provide any remedy required by law. We may suspend or terminate membership for fraud, abuse, misuse, regulatory requirements, loss of good standing or non-payment.

## **Compliance, Good Standing and Eligibility Verification**

Eligibility for the FuturePass premium membership depends on maintaining an open Future checking account in good standing.

## **Disclaimers and Limitation of Liability**

FuturePass does not guarantee any minimum level of rewards or benefits. To the extent permitted by law, we aren't liable for indirect, incidental, special, or consequential damages. Nothing here limits rights that cannot be limited under applicable law.

## **Governing Documents and Dispute Resolution**

These terms incorporate Future's cardmember and deposit agreements, including arbitration/class waiver.

## **Notices and Contact**

We may provide notices by in-app message, email, or other reasonable means. For questions or support, please visit [www.futurecard.co/support](http://www.futurecard.co/support).

## **Changes to Subscription Terms**

Future may change, extend, or discontinue the FuturePass Premium Membership at its sole discretion, at any time, with notices as required by law. Continuing your subscription after the effective date constitutes your acceptance of the updated terms.