

Rellevate Reward Mastercard® Cardholder Agreement

IMPORTANT – PLEASE READ CAREFULLY

DECEMBER 3, 2025

1. Introduction: The Rellevate Reward Mastercard Card (“Card”) Cardholder Agreement (“Agreement”) governs the use of the Card. The Card is issued by Republic Bank & Trust Company (“Bank,” “we,” “us,” or “our”) pursuant to a license from Mastercard International Incorporated, and is being issued for loyalty, award, or promotional purposes. “Cardholder,” “you” and “your” means the person or persons who have received this Card. “Corporate Sponsor” means the legal entity who directly or indirectly established this Card Account (defined below) for the purpose of disbursing funds to you. By accepting and using the Card, you acknowledge that you have read, understood, and agree to be bound to this Agreement.

2. Card Description: The Card is not a credit card and only provides access to funds held on account (“Card Account”) with these associated features.

- **Value:** The value of your Card can be found at the Corporate Sponsor’s website or by calling the Corporate Sponsor.
- **Funding:** The Card is funded solely by the Corporate Sponsor. No consumer loads or additional funds may be added by the Cardholder or any third-party.
- **Fees:** There are no fees to access or use Card Account funds.
- **No Cash Access:** The Cardholder may not use the Card to obtain cash by any means, including at merchants, banks, or an automated teller machine (ATM).
- **No FDIC Insurance:** Neither the Card nor the Card Account are FDIC insured.
- **Right to Use the Card:** The Cardholder is granted a 12-month non-transferable right to the Card Account (“Rights Period”) to use the Card. The Cardholder is not the owner of the Card or the Card Account. Upon the expiration date displayed on the front of the Card, the Rights Period ends and all rights to use the Card or access any remaining funds are terminated.

3. Card Usage: The Cardholder shall have the following rights and responsibilities during the Rights Period.

- **Card Use Restrictions:** This Card may only be used for transactions processed by U.S. merchants. Transactions processed outside of the United States, including some online purchases, are not permitted.
- **Cash Equivalent:** The Card is considered the same as cash. The Cardholder is responsible for all transactions made with the Card, including those made if the Card is lost or stolen.
- **Purchases:** You may use the Card to purchase goods or services wherever Mastercard-branded cards are honored as long as you do not exceed the available amount in the Card Account. You should get or request a receipt at the time you make a transaction using the Card.
- **Negative Balance:** You are not allowed to exceed the available amount in the Card Account.
- **No Stop Payment:** You do not have the right to stop payment on any purchase transaction performed using the Card.
- **No Illegal Usage:** You are not permitted to use the Card for gambling or any illegal purpose.
- **Replacement Card:** This is a one-time loyalty, promotional, or award Card. Because the value is funded entirely by the Corporate Sponsor, replacement cards are not available if your Card is lost, stolen, or damaged.
- **Authorizations:** A purchase may result in a merchant requesting authorization in an amount estimated to the final value, for instance at restaurants, hotels, and gas stations. We will hold the authorized amount until the transaction settles and charge the Card Account for the correct amount. If the transaction settles for less than the authorization, we will release the excess amount to you.

4. Expiration and Termination: The Rights Period expires 12 months from the date of issuance. After this period, the Cardholder’s right to use the Card or access any remaining funds are terminated. Your right to use the Card may be canceled or modified by the Bank prior to the expiration of the Rights Period. Upon cancellation, the remaining funds will be forfeited.

5. General Terms:

- **Confidentiality:** We may disclose information to third parties about the Card or transactions you make using the Card: (a) where it is necessary for completing transactions; (b) in order to verify the existence and condition of the Card for a third party, such as a merchant; (c) in order to comply with a government agency or court order; (d) to protect against or prevent actual or potential fraud, unauthorized transactions, or other liability; and (e) as permitted and required by applicable law.

- **Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Kentucky.
- **Limitation of Liability:** We shall have no liability to you if we are unable to complete a transaction for reasons beyond our control. In no event shall we be liable to you for any indirect, incidental, consequential (including lost profits), exemplary, punitive or special damages. You agree that your recovery for any claim, including, not limited to, alleged gross negligence or intentional misconduct, shall be limited to the initial value of the Card Account.
- **Indemnification.** You agree to defend, indemnify, and hold harmless us and our parents, subsidiaries, and other affiliated companies, and its employees, contractors, officers, and directors upon request against any and all claims, suits, damages, costs, lawsuits, fines, penalties, liabilities, and expenses (including, without limitation, reasonable attorneys' fees) that arise from the violation of this Agreement, applicable law, or any third-party rights, or the fraud or willful misconduct. We reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.
- **Amendment:** Subject to applicable law, we may add to, delete, or amend this Agreement at any time in our sole discretion and deliver any notice of changes by posting an updated version of these changes on the website listed above. By continuing to use the Card, you agree to be bound by the updated Agreement.
- **Assignment.** To the extent permitted by applicable law, we may assign the Card Account without your consent. You may not assign or transfer the Card Account without our prior written consent.
- **Severability and Waiver.** If any provision of this Agreement is held to be invalid or unenforceable, such provision will be deemed to be modified to the minimum extent necessary to make it valid and enforceable and the rest of the Agreement will not be affected. We do not waive our rights by delaying or failing to exercise them at any time.

6. Arbitration

ARBITRATION AGREEMENT. READ THIS ARBITRATION PROVISION CAREFULLY. IT WILL GOVERN ANY AND ALL CLAIMS AND DISPUTES ARISING IN CONNECTION WITH YOUR CARD AND WILL HAVE A SUBSTANTIAL IMPACT ON THE WAY YOU OR WE WILL RESOLVE ANY SUCH CLAIM OR DISPUTE, NOW OR IN THE FUTURE. FOR EXAMPLE, WE CAN REQUIRE INDIVIDUAL ARBITRATION OF ANY LEGAL DISPUTE BETWEEN YOU AND US REGARDING THE CARD ACCOUNT (EXCEPT A SMALL CLAIM YOU BRING INDIVIDUALLY) AND YOU WILL NOT HAVE THE RIGHT TO BRING OR PARTICIPATE IN ANY CLASS ACTION OR SIMILAR PROCEEDING IN COURT OR IN ARBITRATION.

6.1 Parties Subject to Arbitration; Certain Definitions: Solely as used in this Arbitration Provision: (a) the terms "we," "us" and "our" include: (i) Republic Bank & Trust Company and/or its parents, subsidiaries and affiliates, their successors, if any, and the employees, officers, directors and controlling persons of all such companies and banks (the "Bank Parties"); and (ii) any other person or company who provides any services in connection with the Card if you assert a Claim against such other person or company at the same time you assert a Claim against any Bank Party; (b) the terms "you" and "your" include each holder or owner of the Card Account, and their respective heirs, successors, representatives and beneficiaries; and (c) the term "Card Account" includes the Card Account established by the Agreement and any updated or substitute Card Account for the same Cardholder.

6.2. Covered Claims: "Claim" means any claim, dispute or controversy between you and us (other than an Excluded Claim or Proceeding set forth in paragraph 6.3) that in any way arises from or relates to the Agreement, the Card Account, any other contracts, agreements, policies or programs between you and us relating to your Card Account, the relationship between you and us or any product, service or disclosure provided by us to you, insufficient funds and overdraft items, and the advertising, disclosures, practices and procedures related to any of the foregoing. "Claim" includes disputes arising from actions or omissions prior to the time this Arbitration Provision becomes part of the Agreement. "Claim" has the broadest possible meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief).

6.3. Excluded Claim or Proceeding: The following claims or proceedings will not be subject to arbitration: (a) any individual action initiated in or transferred to small claims court or your state's equivalent court of limited jurisdiction, (b) actions initiated by or against "covered borrowers" under the Military Lending Act; (c) claims involving residential mortgage secured loans covered by Regulation Z; or (d) any other claims where arbitration is prohibited by law at the time the Claim is asserted. Nothing contained in this Arbitration provision shall prevent you or us from submitting any issue relating to your Card Account for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such

agency or entity from seeking relief on your or our behalf. Nothing contained in this Arbitration Agreement shall prevent either you or us from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies. Nor shall anything contained in this Arbitration Agreement prevent either you or us from exercising self-help remedies, including non-judicial foreclosure, repossession, or set off. The institution and/or maintenance of any such right, action or litigation shall not constitute a waiver of the right of either party to compel arbitration regarding any other Claims subject to arbitration pursuant to this Arbitration Provision.

6.4. Electing Arbitration: To the extent permitted by the Federal Arbitration Act (the “FAA”) and any other applicable federal law, arbitration may be elected by either party with respect to any Claim, even if that party or the other party has already initiated a lawsuit. Arbitration is elected by giving a written demand for arbitration to the other party, by filing a motion to compel arbitration in court or by initiating an arbitration proceeding against the other party. If a party files a lawsuit in court asserting Claim(s) that are subject to arbitration and if a court grants the other party’s motion to compel arbitration of such Claim(s), it will be the responsibility of the party prosecuting the Claim(s) to commence the arbitration proceeding. Arbitration claims initiated against us shall be sent to 5 Rellevate Mastercard Reward Card, 700 Canal Street, 1st Floor, Stamford, CT 06902 US. Arbitration claims initiated against you shall be sent to the current address in our records.

6.5. The Administrator and Arbitrator: “Administrator” means the American Arbitration Association (“AAA”) or National Arbitration and Mediation Services (“NAM”), or – if neither the AAA nor NAM is willing and able to serve—another arbitration service or arbitrator mutually agreed upon by the parties. The party initiating an arbitration may select the Administrator by filing a Claim with the Administrator of that party’s choice or seeking to compel arbitration before that Administrator. If both AAA and NAM cannot or will not serve, the parties shall attempt to mutually agree to an alternative Administrator. If the parties are unable to select an Administrator by mutual consent, the Administrator shall be selected by a court. The arbitration shall be conducted in accordance with the Administrator’s rules and forms applicable to the Claims at issue, including rules governing mass arbitrations (the “Rules”). The Claims shall be decided by a single Arbitrator, who shall be appointed by the Administrator in accordance with the Rules. The arbitrator must be a retired or former judge or a lawyer with at least 10 years of experience handling the types of financial transactions involved in the Claims.

6.6. Court and Jury Trials Prohibited; Other Limitations on Legal Rights: **FOR CLAIMS SUBJECT TO ARBITRATION, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM. ALSO, YOUR ABILITY TO OBTAIN INFORMATION FROM US MAY BE MORE LIMITED IN AN ARBITRATION THAN IN A LAWSUIT. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.**

6.7. Prohibition Against Certain Proceedings: **NOTWITHSTANDING ANY OTHER LANGUAGE IN THIS ARBITRATION PROVISION TO THE CONTRARY, FOR CLAIMS SUBJECT TO ARBITRATION: (1) YOU MAY NOT PARTICIPATE IN A CLASS ACTION IN COURT OR IN A CLASS-WIDE ARBITRATION, EITHER AS A PLAINTIFF, CLASS REPRESENTATIVE OR CLASS MEMBER; (2) YOU MAY NOT ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; (3) CLAIMS BROUGHT BY OR AGAINST YOU MAY NOT BE JOINED OR CONSOLIDATED WITH CLAIMS BROUGHT BY OR AGAINST ANY OTHER PERSON; AND (4) THE ARBITRATOR SHALL HAVE NO POWER OR AUTHORITY TO CONDUCT A CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ARBITRATION OR MULTIPLE-PARTY ARBITRATION.**

6.8. Location and Costs of Arbitration: Any arbitration hearing that requires personal attendance shall take place in a venue reasonably convenient to where you reside at the time the arbitration is initiated. If permitted by the Rules or the Arbitrator, the arbitration hearing may be conducted remotely by zoom or other electronic means. We shall pay for any filing, administration, and arbitrator fees imposed on you by AAA or NAM (or the applicable Administrator), except if you are the claimant seeking relief in an individual arbitration, in which case you shall be responsible for: the first \$200 of the filing fees, whatever amount is required by AAA or NAM, or the amount you would be required to pay to file a claim in the applicable court, whichever is the greatest. If you are a claimant in a mass arbitration, the fees applicable to mass arbitrations shall apply. You will be responsible for your own attorneys’ fees. The arbitrator shall be entitled to award attorneys’ fees and costs to the prevailing party in the arbitration if permitted by applicable law or applicable Rules.

6.9. Governing Law: This Arbitration Provision involves interstate commerce and is governed by the FAA and not by any state arbitration law. The arbitrator must apply applicable substantive law consistent with the FAA and applicable statutes of limitations and claims of privilege recognized at law. The arbitrator may award any remedy provided by the substantive law

that would apply if the action were pending in court, including, without limitation, punitive damages (which shall be governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief.

6.10. The Arbitration Proceedings: Any claims and defenses that can be asserted in court can be asserted in the arbitration. The arbitrator shall be entitled to award the same remedies that a court can award, including injunctive relief. The arbitrator shall follow the law and shall not be entitled to make errors of law. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules.

6.11. Arbitration Result and Right of Appeal: Judgment upon the arbitrator's award may be entered by any court having jurisdiction. The arbitrator's decision is final and binding, except for any right of appeal provided by the FAA or the right to appeal based on errors of law. Notwithstanding the foregoing, if the amount of the Claim exceeds \$50,000 or involves a request for injunctive or declaratory relief that could foreseeably involve a cost or benefit to either party exceeding \$50,000, any party can, within 30 days after the entry of the award by the arbitrator, appeal the award to a three-arbitrator panel administered by the Administrator. The panel shall reconsider a new any aspect of the initial award requested by the appealing party. The decision of the panel shall be by majority vote. Reference in this Arbitration Provision to "the arbitrator" shall mean the panel if an appeal of the arbitrator's decision has been taken. The costs of such an appeal will be borne in accordance with paragraph 8 above, captioned "Location and Costs of Arbitration."

6.12. Rules of Interpretation: Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth above shall be determined by the Court. This Arbitration Provision shall survive the closing of the Card Account, any legal proceeding and any bankruptcy to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration Provision, on the one hand, and the applicable arbitration rules or the other provisions of the Agreement, on the other hand, this Arbitration Provision shall govern to the extent of the inconsistency.

6.13. Severability: If any portion of this Arbitration Provision, other than the Class Action Waiver, is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force. If a determination is made that the Class Action Waiver is unenforceable, only this sentence of the Arbitration Provision will remain in force and the remaining provisions shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal.

6.14. Notice and Cure; Special Payment: Prior to initiating a Claim, you shall first provide us with a written Claim Notice describing the basis of your Claim and the amount you would accept in resolution of the Claim, and a reasonable opportunity, not less than 30 days, to resolve the Claim. Such a Claim Notice must be sent to us by certified mail, return receipt requested, at Rellevate Mastercard Reward Card, 700 Canal Street, 1st Floor, Stamford, CT 06902 US. This is the sole and only method by which you can submit a Claim Notice. Upon receipt of a Claim Notice, we will credit your Card Account for the standard cost of a certified letter. If (i) you submit a Claim Notice in accordance with this paragraph on your own behalf (and not on behalf of any other party); (ii) you cooperate with us by promptly providing the information we reasonably request; (iii) we refuse to provide you with the relief you request; and (iv) the matter then proceeds to arbitration and the arbitrator subsequently determines that you were entitled to such relief (or greater relief), you will be entitled to a minimum award of at least \$7,500 (not including any arbitration fees and attorneys' fees and costs to which you will also be entitled). We encourage you to address all Claims you have in a single Claim Notice and/ or a single arbitration. Accordingly, this \$7,500 minimum award is a single award that applies to all Claims you have asserted or could have asserted in the arbitration, and multiple awards of \$7,500 are not contemplated.

FACTS	WHAT DOES REPUBLIC BANK & TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and payment history • transaction history and credit history • credit card or other debt and employment information If we implement different collection, sharing, or other practices for a specific product or service you will have the opportunity to review that product or service-specific notice prior to enrolling in that product or service. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Republic Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Republic Bank share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1-888-584-3600 or go to www.republicbank.com	

Page 2	
Who we are	
Who is providing this notice?	Republic Bank & Trust Company (“Republic Bank”)
What we do	
How does Republic Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Republic Bank collect my personal information?	We collect your personal information, for example, when you • open an account or apply for a loan • use your credit or debit card or make deposits or withdrawals from your account • provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes –information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Our affiliates include companies with a common corporate identity of Republic Bank.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Republic Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Republic Bank does not jointly market.</i>
Other important information	
For California residents only: California residents also should see our website for their privacy rights www.republicbank.com or call 1-888-584-3600. For Vermont Residents only:	

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.republicbank.com or call 1-888-584-3600.

For Nevada residents only: You may call us at 1-888-584-3600 to be placed on our internal “do not call” list for any marketing calls we may make to existing customers. For more information about this notice or the Nevada law related to this notice, you may (1) contact us at 1-888-584-3600 or InfoSecurity@republicbank.com or (2) contact the Nevada Attorney General via post by mailing the Office of the Nevada Attorney General, Bureau of Consumer Protection 100 N. Carson Street, Carson City, NV 89703; via telephone Hotline: (702) 486-3132; or via e-mail at aginfo@ag.nv.gov: This notice is being provided pursuant to state law.