

Arro Mastercard® Credit Card Rewards Program Terms and Conditions

Earn	During each 1 billing cycle earn 1% or more cash back in select categories on Eligible Purchases.
Limit on Rewards Earned	There is no limit on the number of rewards that can be earned.
Expiration	Your rewards do not expire.
Closure	In the event you choose to close your Arro Mastercard®, any remaining accrued Cash Back rewards for the billing cycle in which you close will be applied to your account as a statement credit.
Redeem	Cash Back rewards for eligible users earned in the most recent billing cycle will be redeemed automatically on the last day of each billing cycle and applied to your account as a statement credit.

The Arro Mastercard® Credit Card Rewards Program ("Program") is offered and administered by ArroFi Inc. ("Arro") and is governed by these Arro Mastercard® Credit Card Rewards Program Terms and Conditions ("Terms and Conditions"). These Terms and Conditions are in addition to those set forth in the Arro Credit Card Cardholder Agreement ("Cardholder Agreement") governing the Account, as defined in the Cardholder Agreement, which remains in full force and effect and is unaffected by these Terms and Conditions. It is your responsibility to review the Terms and Conditions online for the most current version. As used in these Terms and Conditions, "we," "us," and "our" mean Arro, and any assignee of its rights.

Enrollment: To participate in the Program, the Account must be open. The "Enrollment Date" is the date the Account is opened or, if later, the date enrollment in the Program is completed.

Eligible Purchases: "Eligible Purchases" are authorized, new purchases posted to the Account on or after the Enrollment Date that fall within select merchant category codes as determined by Arro, excluding refunds, credits (for returned merchandise or otherwise), and disputed billing items. We reserve the right to determine, in our sole discretion, whether transactions qualify as Eligible Purchases, and our determinations shall be final.

Rewards: Cash Back is not earned in the Program until posted as a statement credit to the Account. Rewards may be deducted based on purchases that are subsequently subject to a refund, credit, or dispute. We reserve the right to retroactively correct errors made in rewards. Rewards will not be earned if the Account cannot be used for new purchases or participation in the Program has been suspended. Rewards will not be earned if you have a past due balance. If a credit card is reported lost or stolen, we will temporarily suspend your physical card until you've received and activated your new card. However, you can continue to transact and earn rewards using your mobile wallet. At our sole discretion, we may award additional bonus rewards in connection with certain purchases and/or promotions. Additional details and terms and conditions will be provided with such offers and are in addition to these Terms and Conditions unless otherwise specified therein. We reserve the right to determine which Eligible Purchases are eligible for bonus rewards.

Rewards Discrepancies: If you think there is a discrepancy in the number of rewards earned, you must notify us within 60 days of the date of the rewards posting as a statement credit on the Account. If you fail to notify us within 60 days, the rewards posted as a statement credit to the Account will be considered accurate, and you will have waived all claims for adjustments. In the event that you received rewards that you were not otherwise entitled to, you agree that you owe us the reward value of such excess redemption and that we have the right in our sole discretion to reduce the reward balance accordingly, withhold any subsequent rewards you received in error, and collect any such amount you owe. Reward discrepancies do not constitute billing errors. Payments on the Account are due as provided in the Cardholder Agreement.

Additional Restrictions: Rewards may not be earned in connection with purchases made in violation of law or the Cardholder Agreement. Purchases or rewards cannot be combined with, or transferred to, another account. Rewards have no monetary value until redeemed, are non negotiable, and do not constitute your property. The sale or barter of rewards is prohibited and will be void. Rewards are not transferable in the event of the cardmember's death, as part of a domestic relations matter, or for any other reason. We are not responsible and bear no liability for any disputes concerning the ownership, redemption, or disposition of any rewards.

Suspension; Termination: At any time, with or without cause or advance notice (except where required by law), we may suspend the participation, or terminate the enrollment, of any person and/or Account in the Program. Reasons for suspension or termination

include, but are not limited to, violations of these Terms and Conditions, the Cardholder Agreement, or any other agreement with us, providing false or misleading information to us, or circumstances that lead us to suspect the Account or the Program have been misused in any way, including, but not limited to, fraud, excessive transactions, or any other abuse. During a suspension, rewards may not be able to be earned or redeemed. If the Account is closed for any reason, by you or by us, enrollment in the Program will be terminated. If enrollment in the Program is terminated, any accumulated rewards will be posted as a statement credit. We also reserve the right to suspend or terminate the Program, in whole or in part, for any reason, at any time, with or without prior notice (except where required by law). Our decisions regarding the Program are final. If we suspend the Program, further rewards will not be awarded and the ability to redeem rewards may not be available during the suspension. If we terminate the Program, no further rewards will be earned and accumulated rewards will be posted as a statement credit. If the Program is terminated through no fault of your own, you will be notified of the date when rewards will no longer be earned and how long the ability to redeem any accumulated rewards will be available.

Changes: We reserve the right to change these Terms and Conditions at any time and to limit, modify, delete, or otherwise change any aspect of the Program, in whole or in part, including, but not limited to, suspending or terminating all or part of the Program, with or without prior notice except where required by law. Changes may have a retroactive effect unless prohibited by law. Changes may affect outstanding purchases and rewards, and may include, but not be limited to, the addition of blackout dates, the increase of any fee that may be associated with the Program, and the number of rewards which may be earned per month or per year. We may also substitute another rewards program for this one, in our sole discretion with or without prior notice except where required by law.

Tax Liability: Rewards may be subject to federal, state, or local income tax. Determination and payment of any liability for federal, state, or local income taxes regarding the earning or redemption of rewards are your sole responsibility. Please consult your tax advisor concerning any income or other tax consequences related to participation in the Program.

Other Terms: The Program is void where prohibited by law. All interpretations of these Terms and Conditions, all determinations of reward discrepancies, and the resolution of all other disputes shall be at our sole discretion, and our decisions will be final. We are not responsible for problems beyond our control, including, but not limited to, communications or computer systems failures, war, or acts of God. IN NO EVENT SHALL WE BE LIABLE FOR SPECIAL, INCIDENTAL, INDIRECT, CONSEQUENTIAL, OR EXEMPLARY DAMAGES. By participating in, or claiming or accepting any rewards or other benefits of the Program, you consent to be bound by all the Terms and Conditions stated herein and you agree to release us, ArroFi Inc. ("Arro"), and each of our respective affiliates from any claim or liability relating to the Program except where prohibited by law. **Every effort has**

been made to ensure that all information in all Program materials is accurate. We are not responsible for printing errors or omissions.