

LEAP PROGRAM TERMS & CONDITIONS

Last updated April 28, 2025

These terms of use apply to your access to and participation in the credit card Leap program. These terms of use do not alter in any way the terms and conditions of any other agreement you may have with WebBank, Empower, or Petal for other products or services.

The credit card Leap program provides eligible cardmembers the opportunity to participate in activities or challenges associated with their credit card account. Participation in any offered activity or challenge is voluntary and does not impact an eligible cardmember's ability to utilize their credit card account pursuant to terms and conditions of their Cardholder Agreement.

In addition to other activities or challenges that may be offered, the Leap program gives eligible cardmembers an opportunity to be considered for a credit line increase by completing certain goals that are designed to help members become more financially aware, financially responsible, and affirm their progress with greater access to credit.

Subject to the conditions in these terms, you will be considered for a credit limit increase through the Leap program if you accomplish the following goal (the "Goal"):

Pay at least the greater of your Minimum Payment or 15% of your monthly statement balance by the Payment Due Date (a "qualifying payment") for six (6) consecutive billing cycles in which a payment is due on your account.

For example, if you have a Minimum Payment of \$30 and a Statement Balance of \$300, you will need to pay at least 15% of your \$300 statement balance (\$45) by the Payment Due Date to make a qualifying payment. This is because \$45 is greater than your Minimum Payment of \$30.

If you fail to make a qualifying payment for six (6) consecutive billing cycles in which a payment is due on your account, your progress toward accomplishing the Goal will be reset.

Returned payment(s) do not count toward accomplishing the Goal.

Not making purchases, having a zero dollar (\$0) balance, or being inactive will not affect your progress toward accomplishing the Goal.

Account credits and/or provisional or permanent billing dispute credits do not count towards your monthly payment obligations in general and any such amount will not reduce the amount of the qualifying payment required for Leap if applied to your credit card account after the issuance of your monthly statement.

Your credit card account must remain in good standing in accordance with your Cardholder Agreement to be eligible for the Leap program. If you meet the conditions described in these terms, you successfully complete the Goal, and you have not already reached your maximum credit limit, you will be considered for a minimum of \$50 credit limit increase. Credit limit increases are subject to an analysis of various factors, including but not limited to your ability to

pay, which requires evaluating your income or assets and current obligations. This review will not impact your credit score.

If you qualify for a credit limit increase, the credit limit on your credit card account will be increased within four (4) weeks after you have completed the Goal. You can only receive one (1) credit limit increase under the Leap program at this time.

Changes to Terms

We reserve the right, at our sole discretion, to modify or replace any of these Terms and Conditions at any time by electronic means. Upon any change in these Terms and Conditions, we will post the amended agreement on the Legal disclosures page which will be effective immediately; we may also attempt to notify you in some other way. We will indicate at the top of these Terms and Conditions the date these Terms and Conditions were last revised. Your continued participation in the Leap program following the posting of any changes to these Terms and Conditions constitutes your acceptance of those changes.