

Tilt Perks

Tilt customers with an active Tilt Checking account (“Account”) may earn cashback rewards based on purchases made using their Tilt Debit Card (“Card”) under this Tilt Perks Program (this “Program”). You may receive a set of cashback offers (“Perks”) in the Tilt application (“App”) from which you can select one active Perk at a time. You may change the selected Perk to another available Perk presented in the App at any time, however, to be eligible to receive cashback on your selected Perk, the Qualifying Purchase(s) for the Perk you select must occur prior to your selecting a different Perk.

1. QUALIFYING PURCHASES

Each Perk will be subject to terms and conditions that must be met for a transaction to be considered a “Qualifying Purchase” and to be eligible to receive cashback, including the date of the Qualifying Purchase occurring while the relevant Perk is active (i.e., selected in the App, not expired). Tilt, in its sole discretion, establishes the terms and conditions for each Perk and determines whether you have satisfied the terms and conditions for purposes of receiving cashback. The terms and conditions are set forth in the App and may be, along with the Perk, updated, modified, suspended, or cancelled by Tilt at any time in its sole discretion. All offers made available to you through the App are temporary and may become unavailable without notice. You may also have a limited window of time to take advantage of a Perk. Always check the App for offers available to you. Your Account must be in good standing (e.g., your Account must have a positive balance), as determined by Tilt in its sole discretion, to receive cashback.

Qualifying Purchases made with your Card for which we are unable to obtain certain transaction information from the payment card network (“Card Network”) may be ineligible for cashback. For example, we may be unable to obtain certain transaction information from the Card Network, and you may therefore be unable to receive cashback for the following transactions made with your Card: (i) purchases that require you to enter your Personal Identification Number (“PIN”) for your Card, (ii) purchases you initiate through identification technology that substitutes for a PIN, (iii) payments made through other payment methods (such as a digital wallet or a third-party payment application, where you may choose your Card as a funding source but you do not present your Card directly to the merchant), (iv) payments of existing balances, balance transfers, or (v) transactions that are not processed or submitted through the Card Network.

The following criteria may be presented in the App for each Perk:

Perk: The name of the category or merchant from which purchases earn cashback. Listed merchants are in no way sponsoring or affiliated with this Program. In accordance with standard industry practice, merchants are assigned a merchant category code (“MCC”) typically based on their line of business, or the type of products and/or services they primarily sell or provide. Tilt does not assign MCCs to merchants. Even if you make purchases at a merchant of items that appear to fit

in a rewards category, the merchant may not have an assigned MCC in that rewards category. Only purchases made from merchants located in the United States are eligible to receive cashback.

Max Payout: The total amount of cashback that can be earned across all Qualifying Purchases for a Perk before its expiration date. Once you reach this limit, the Perk will automatically expire.

Limit: The total number of Qualifying Purchases that can receive cashback before the expiration of the Perk. Once you reach this limit, the Perk will automatically expire.

Expiration: The remaining time to make purchases to earn cashback with a Perk. For a purchase to qualify for cashback, the transaction date and time must be before the expiration of the Perk. For online purchases, the transaction date from the merchant may be the date when the item ships. After the expiration date of the Perk, the Perk will automatically be removed from your offers.

Frequency: The frequency with which you can earn cashback on a Perk. Daily rewards will reset at midnight Central Time; hourly rewards will reset each hour on the hour. In cases where you have more than one Qualifying Purchase in a time period, only the first Qualifying Purchase will be considered for cashback.

Minimum Transaction Amount: The minimum transaction amount required to earn cashback on a transaction.

2. RECEIVING PAYMENT

The Perk lists the “Max Payout” as either a percentage or dollar amount of cashback you can receive for the Qualifying Purchase. If expressed as a percentage, that percent will apply to the final posted amount of the transaction. In most cases, the cashback will post within one (1) business day after the successful posting of the final transaction, which can occur up to one (1) week after the initial purchase / authorization.

If you return, charge back, cancel, dispute, or otherwise request a refund for a Qualifying Purchase for which you have already received cashback from Tilt, we will reduce the balance in your Account by the amount of cashback that you received for that transaction. In addition, if we award cashback to you in error (e.g., we later determine that a purchase did not comply with the terms and conditions of a Perk, or if you charge back a Qualifying Purchase), we reserve the right to remove the cashback from your Account. You are responsible for making sure the cashback reflected in your Account is correct. If you believe that your Account does not accurately reflect cashback that you are eligible to receive, please contact us at help@tilt.com.

3. SEGMENTED OFFERS; RIGHT TO TEST

Perks presented to a user may differ from Perks presented to other users, at Tilt’s discretion. Perk availability will fluctuate based on a variety of factors such as geographical location, transactional history with a particular merchant, transactional trends, and Account tenure. Perks may also vary

depending on your transactional history with a particular merchant, transactional trends, and Account tenure. We reserve the right to apply various search algorithms or to use methods to optimize Perks for particular users' experiences. To optimize the experience, we retain the right to run occasional tests that will be limited in duration but may alter how we display Perks.

4. TAX

All cashback amounts paid to you are exclusive of any applicable withholding, sales, use, excise, value added, or other taxes. You acknowledge and agree that you are responsible for determining, paying, withholding, filing, and reporting all taxes, duties, and other governmental assessments associated with your activity in connection with this Program. We are not responsible for determining whether you owe taxes in connection with your access to or use of this Program or for collecting, reporting, or remitting taxes arising from your access to or use of this Program, except for our own income taxes. You agree to promptly and fully reimburse and indemnify us for any taxes, penalties, and interest assessed by any taxing authority regarding amounts owed by you in connection with this Program. Please consult your tax advisor with respect to your tax obligations for any cashback you receive.

Depending on applicable tax laws, your receipt of rewards may be subject to reporting to certain tax authorities. In accordance with such laws, we may be required to send to you and file certain forms with tax authorities, such as the IRS Form 1099-MISC (Miscellaneous Income), for any year in which rewards are issued to you.