

B9 CASHBACK PROGRAM RULES

Cashback Reward Amounts and Criteria

By participating in B9 rewards program, you agree to receive marketing communications pursuant to B9's [Privacy Policy](#).

B9 is not a Bank. B9 Card is issued by Evolve Bank & Trust pursuant to a license from Visa. Rewards are not offered by Evolve Bank & Trust and are instead offered and managed by B9.

The amount of cashback that you receive each month is dependent on your aggregate spending each month at cashback eligible merchants.

The cashback you receive may vary from month to month and year to year.

All members with a B9 Debit Card are eligible for cashback rewards and will be given an opportunity to select up to 4 merchant categories when they sign-up for cashback, for which the member may receive cashback rewards, so long as the member satisfies the minimum monthly aggregate spending requirements of \$200 with the selected MCCS. You may sign up for cashback rewards on the B9 App.

Cashback Amount	Criteria
0.5% to 5.0%	Depends on the merchant category codes selected

How and When Will I Receive My Cashback Rewards

Your cashback rewards will be automatically deposited into your B9 Account and can be used for any purchase or can be electronically transferred to a different account.

Monthly cashback amount will be credited to your account on the 5th of the following month.

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B9 CASHBACK PROGRAM RULES - CONTINUED

<p>Purchase Criteria for Cashback Aggregate Contribution</p>	<p>A purchase’s eligibility for contributing to your monthly aggregate cashback determination, in accordance with industry practices, is dependent on the Merchant Category Code (“MCC”) assignment which is based on the merchant’s line of business, or the types of products and/or services the merchant primarily sells or provides.</p> <p>B9 and its partners do not assign MCCs to merchants and are therefore not responsible for inaccurate or outdated MCC assignments.</p> <p>It is possible that you will make a purchase for goods or services that appears to satisfy the cashback rewards contribution requirements but ultimately fail to contribute to the monthly</p>	<p>aggregate cashback determination amount if the merchant does not have an appropriately assigned MCC.</p> <p>Cashback rewards will not be awarded for certain cash transactions like</p> <ul style="list-style-type: none">• Cash withdrawals;• Cash Advances; and• Balance Transfers <p>All cashback rewards not yet awarded to you are forfeited if you close the account prior to the disbursement. Cashback rewards will also be forfeited in the event the card account is not in good standing.</p> <p>The list of eligible MCCs for cashback can be found in the appendix.</p>
<hr/> <p>Limitations on Cashback Amounts</p>	<p>The maximum cashback amount per month, per B9 member is \$100.</p>	<p>These limits may vary month to month.</p>

APPENDIX

FAQs

Will I receive cashback rewards for charitable donations, gift card purchases and deposits into crypto wallets?

- Unlikely as these will most likely be conducted as cash transactions and will therefore not be considered a purchase as required to be eligible for cashback rewards.

I report fraud on my account or my card as lost/stolen, will I be able to keep the cashback rewards that are attributed to the fraudulent activity?

- No, as part of our commitment to the security of our members, B9 will not hold you liable for any fraudulent purchases made on your account without your permission and will therefore void and cashback rewards attributed to fraudulent activity.
- Cashback rewards attributed to legitimate activity will not be impacted by the fraud on the member's account.

What happens to my cashback rewards if I return a purchase?

- In the event a purchase is returned, voided or cancelled **prior** to the cashback being awarded to the member, the cashback rewards attributed to the returned, voided or cancelled purchase will be voided and not deposited into the member's account.
- In the event a purchase is returned, voided or cancelled **after** the cashback is awarded to the member, the cashback rewards attributed to the returned, voided or cancelled purchase will negate an equal amount of cashback rewards to be awarded to the member in subsequent months until the balance of the returned, voided or cancelled purchase cashback rewards is satisfied.

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Definitions

Merchant Category Codes (“MCCs”) - are four-digit numbers that a credit card issuer uses to categorize the transactions consumers complete using a particular card. Payment brands use merchant category codes to classify merchants and businesses by the type of goods or services provided in order to track and restrict transactions.

Cashback - denoting a form of incentive offered to buyers of certain products whereby they receive a cash refund after making their purchase.

Cashback transaction amount - card transaction with specific MCC codes.

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APPENDIX

Eligible MCCs

Card Not Present transaction will not be processed for MCCs 4722, 7298 and 5983.

Category	Additional info	MCC Codes
Entertainment	Video Game Arcades, Bowling alleys, Sporting events, Arcades, Live events, Aquariums	7911, 7922, 7929, 7932, 7933, 7941, 7991, 7992, 7993, 7994, 7996, 7997, 7998, 7999, 8664
Restaurants	Bars, Restaurants, Nightclubs	5811, 5812, 5813
Supermarket/Online Stores	Wholesale clubs, Grocery stores, Supermarkets, Liquor stores	5297, 5298, 5300, 5411, 5412, 5422, 5441, 5451, 5462, 5499, 5715, 5921
Fast Food Restaurants	McDonald's, Wendys, Taco Bell, etc.	5814
Gas Station	Service Stations like 7-Eleven, Exxon Mobil, etc.	5172, 5541, 5542, 5983
Rideshare/Taxi	Cabs, Limousines, Lyft, Uber, etc.	4121
Book Stores	Stationery, Office Supplies, Books, Newstands	2741, 5111, 5192, 5942, 5994
Beauty	Cosmetics, Barber or Beauty Shops, Massage parlors, Spas	5977,7230,7297,7298
Travel	Travel agencies & tour operators, charters, tours & travel packages	4722
Movie	Movie theaters, Video rental	7829, 7832, 7841
Pharmacy	Drug Stores and Pharmacies	, 5292, 5295,