

Home Credit Visa Credit Card Rewards Program Terms and Conditions

These Home Credit Visa Credit Card Rewards Program Terms and Conditions (these “Terms and Conditions”) describe how the Rewards Program (the “Program”) works. Use of your Account or any feature of the Program indicates your acceptance of these Terms and Conditions. Capitalized terms not specifically defined in these Terms and Conditions have the meaning provided in your Agreement. Please read these Terms and Conditions carefully and save them for future reference. These Terms and Conditions are in addition to those set forth in the Agreement governing your Account with us.

DEFINITIONS

As used in these Terms and Conditions:

“we,” “us,” and “our,” mean The Bank of Missouri, Home Credit US, LLC, and their respective affiliates, successors, and assigns.

“you” and “your” means all individuals listed on the credit card application and everyone you authorize to use the Account or who is issued a card.

“Account” means your credit card account with an assigned account number that is linked to the Program.

“Agreement” means the Cardmember Agreement and Pricing and Terms Schedule governing the use of your Account.

“Payment” means a payment to your Account which is made by the due date and is for at least the minimum payment due for the applicable billing cycle and is eligible to earn 1 reward point per \$1 paid through the Program. Payments do not include payment amounts attributable to fees such as late payment fees, returned payment fees, or over-limit fees.

“Purchase” means a purchase of goods or services made using your Account which is eligible to earn 1 reward point per \$1 spent through the Program. Purchases do not include purchases made through the use of any checks that access your Account or the use of your Account to make balance transfers or cash advances. .

“Double Point (2X) Purchase” means the use of your card to make Purchases from specified merchants and/or merchant categories that are eligible for 2 reward points per \$1 spent.

“Triple Point (3X) Purchase” means the use of your Account to make Purchases from specified merchants and/ or merchant categories that are eligible for 3 reward points per \$1 spent.

“Qualifying Purchase” means any Purchase posted to your Account in the past 30 days which you may redeem rewards points towards through the Program.

“Statement” means the periodic statement detailing the Purchases, Payment and other transactions made on your Account each billing cycle.

CHANGES TO THE PROGRAM AND/ OR THESE TERMS AND CONDITIONS

We may change the Program or these Terms and Conditions at any time for any reason with or without notice to you at our sole discretion. Updates to these Terms and Conditions to the Program may be found at www.homecredit.com/disclosures.

If we make any changes to the Program or these Terms and Conditions that we, in our sole discretion, deem to be material changes we will notify you before the effective date of those changes. A material change to the Program will be instances where we: (i) change how you earn reward points; (ii) limit the number of reward points you may earn; or (iii) cancel the Program. We will notify you in writing by email, through our online services, or through our mobile application of any material change to the Program. We will not provide notice when we change what you can get with your reward points.

We may also supplement these Terms and Conditions by extending bonus reward point offers to you. If we extend bonus reward point offers to you, the supplemental terms and conditions of those bonus reward point offers will be provided to you through separate materials and will be incorporated herein by reference.

PROGRAM OVERVIEW

Earning Reward Points: You will earn reward points when you use your Account to make Purchases, minus returns, refunds or adjustments that are not payments. You will earn 1 point for every \$1 spent on Purchases, 2 points for every \$1 spent on Double Point (2X) Purchases, and 3 points for every \$1 spent on Triple Point (3X) Purchases.

Merchants and/or merchant categories that are eligible as a Double Point (2X) Purchase and Triple Point (3X) Purchase may change at the sole discretion of Home Credit. Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its credit card processor in accordance with Visa procedures based on the kinds of products and services primarily sold by the merchant. We group similar merchant codes into categories for purposes of making reward points offers to you. Please note that we make every effort to include all relevant merchant codes in our reward categories. However, even though a merchant or their products or services may appear to fit within a reward points category, the merchant may not have a corresponding merchant code with that category.. If this occurs, Purchases with that merchant will not be considered to be a Purchase and will not earn reward points through the Program.

You will also earn reward points when you make a Payment towards the outstanding balance on your Account. You will earn 1 point for every \$1 of each Payment made.

Reward points are earned on a per transaction basis. We determine your rewards points each night by calculating the earned reward points for each Purchase or Payment made during the previous day, subtracting any credits or returns, and finally rounding the resulting total to nearest whole reward point. Reward points have no cash value. 1 reward point is equal to .005 in redemption credit.

Redeeming Reward Points: You may redeem reward points when you have accumulated a minimum of 500 reward points (\$2.50 in redemption credit). Redemption credit must be taken in increments of 2 reward points (.01 in redemption credit). You may redeem reward points towards prior Qualifying Purchases via your mobile device within 30 days from the date the Qualifying Purchase posts to your Account. The redeemed reward points will be deducted from your total reward points balance and an accompanying redemption credit for the redemption amount will be applied to your Account balance. If you return the Qualifying Purchase for which you redeemed reward points to the merchant, those reward points will not be reinstated and the redemption credit will be debited to your Account balance For Qualifying Purchases that include a gratuity, fee, or estimated taxes, the redemption credit to your Account balance may not equal the final Purchase amount. Redemption credit may not be used to satisfy the monthly minimum payment due on your Account.

Other Information About the Earning and Availability of Reward Points: Reward points are earned at the time a Purchase or Payment is posted to your Account, which may be several business days after the Purchase or Payment is made. Reward points associated with returned Payments, returned Purchases or Purchase refunds will be deducted from your total reward points balance at the time that they are posted to your Account. If you have more reward points deducted in connection with returned payments, returns Purchases, or Purchase refunds than reward points earned from Purchases or Payments, then your reward point balance will result in a negative reward points balance. If this happens, any reward points you earn on Purchases or Payments will be applied first to the negative reward point balance. You will not be able to redeem reward points until your reward points balance becomes positive and you have accumulated the minimum reward point balance required to redeem noted above.

You may track the reward points you have earned and redeemed on your Statement and on our mobile application.

Removal from the Program and Reward Point Forfeiture: We may prohibit you from participating in the Program if:

- you violate the terms of the Agreement or these Terms and Conditions;
- you do not pay at least the minimum payment amount due on your Account by the due date;
- we suspect that you have engaged in fraudulent activity related to your Account or the Program;
- we suspect that you have misused the Program in any way, for example by buying or selling reward points;
- you attempt to assign or transfer reward points; or
- you repeatedly open or otherwise maintain credit card accounts for the purpose of generating rewards.

In our sole discretion, we may allow you to resume participating in the Program if any of the above conditions have been cured by you or we have reached a conclusion that they are no longer occurring. If we allow you to resume your participation in the Program, you may resume earning and redeeming reward points in the billing cycle following your reinstatement in the Program.

Your reward points do not expire if your Account is open and remains in good standing. However, you may forfeit your reward points, at our sole discretion, if your Account status changes, if your Account becomes 90 days or more past due, or if any of the events noted above have occurred.

If your Account is closed for any other reason, any unredeemed reward points will be forfeited at the time of closure.

If we decide to cancel the Program, you will have at least 30 days from the date we cancel the Program to use your reward points that are eligible for redemption, as long as you do not forfeit them as described above. If you do not use your reward points within 30 days of our cancelling of the Program, you will forfeit them. If we are notified of your death, your Account will be closed and your reward points may no longer be redeemable.

Forfeited rewards points will not be reinstated, unless we have made an error.

OTHER IMPORTANT INFORMATION

The security of your information is your responsibility. Do not share your Account log-in information and/or password. If you share your Account log-in information and/or password with anyone, including individuals you have authorized to use your Account, they will have access to your reward points and may be able to redeem reward points without your permission. We are not liable for any loss to you under these circumstances.

Reward points are not your property and have no cash value. You may not use, redeem, or transfer or reward points unless expressly provided for in these Terms and Conditions. Additionally, reward points may not be transferred by operation of law, such as by inheritance, in bankruptcy or in connection with a divorce.

Your participation in the Program may result in the receipt of taxable income from us and we may be required to send to you, and file with the IRS, a Form 1099-MISC (miscellaneous income). You are responsible for any tax liability, including disclosure requirements, related to your participation in the Program. Please consult your tax advisor if you have any questions about your personal tax situation.

We may assign or transfer all or some of our rights and obligations under these Terms and Conditions. You may not assign or transfer your rights and obligations under these Terms and Conditions.

We make no representations or warranties regarding the Program, either express or implied, including, but not limited to, those of merchantability, fitness for intended use or a particular purpose or otherwise arising by law, custom, usage, trade practice, course of dealing or course of performance. You release us and our

respective third party service providers their respective affiliates, directors, officers, employees, agents and contractors from all liability for all activity in connection with the Program, including but not limited to, use of the Program, and any redemption for or purchase of products or services through the Program.

You agree to indemnify and hold us and our respective third party service providers and all of their respective affiliates, directors, officers, employees, agents and contractors harmless from and against any loss, damage, liability, cost, or expense of any kind (including attorneys' fees) arising from your participation in the Program, any fraud or misuse of the Program, your violation of these Terms and Conditions and/or violation of any applicable law or the rights of any third party.

All participating merchants and third party service provider names, logos, and marks are used with permission and are the property of their respective owners. Participating merchants and third party service providers are subject to change without notice.

Participating merchants and third party service providers are responsible for the quality and performance of any products or services they provide. We are not responsible for any aspects of the products and services provided by participating merchants or third party service providers.

The Program is void where prohibited by federal, state, or local law.

These Terms and Conditions and the Program are governed by federal law and, to the extent applicable, the laws of Missouri, and will apply no matter where you live or use the Program.

We may enforce these Terms and Conditions at any time. We may delay enforcement without losing our right to enforce these Terms and Conditions at a later time. If any term contained in these Terms and Conditions is found to be unenforceable, we may still enforce the other terms.

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