



Extra Terms of Service

Last updated: September 2nd, 2022

The following terms of service are terms of a legal agreement (the “Terms”) between you (“you”, “your”, “user”, or “Cardholder”) and The Aligned Company d/b/a Extra (formerly Thingy Thing Inc.), its subsidiaries, affiliates, agents and assigns (“Extra”, “we”, “us”, or “our”), that sets forth the terms and conditions for your use of all of Extra’s websites and all mobile applications (the “Extra App”), (collectively, the “Site”) and/or the products and services offered, operated or made available by Extra, including the Extra Debit Payment Service and Extra Rewards Program (collectively, the “Services”) in association with your Membership Plan, Extra Account, or Debit Card account (collectively, your “Account”). This Site and Services are being provided to you expressly subject to these Terms. By accessing, browsing and/or using the Site or the Services, you acknowledge that you have read, understood, and agree to be bound by the terms of these Terms and to comply with all applicable laws and regulations. The terms and conditions of these Terms govern your use of the Site and the Services.

THESE TERMS ALSO INCLUDE A BINDING ARBITRATION PROVISION THAT CONTAINS A CLASS ACTION WAIVER. PLEASE REFER TO SECTION 17 BELOW FOR MORE INFORMATION.

Supplemental terms and conditions or documents that may be posted on the Site from time to time are hereby expressly incorporated herein by reference, including but not limited to the Extra Debit Mastercard provided by Evolve Bank & Trust (member FDIC) Cardholder Agreement (the “Debit Card Cardholder Agreement”), the Extra Privacy Policy (<https://extra.app/policies>), Evolve Bank & Trust Privacy Policy (<https://www.getevolved.com/privacy-policy/>), the Dwolla Account Terms of Service, and the Dwolla Privacy Policy. We reserve the right, in our sole discretion, to make changes or modifications to these Terms at any time and for any reason. We will alert you about any changes by updating the “Last updated” date of these Terms, and you waive any right to receive specific notice of each such change except where advance notice is required by law. It is your responsibility to periodically review these Terms to stay informed of updates. You will be subject to, and will be deemed to have been made aware of and to have accepted, the changes in any revised Terms by your continued use of the Site after the date such revised Terms are posted.

Extra’s Services allow you to obtain the Extra Debit Card (the “Debit Card”), a network branded debit card issued by our banking partner, Evolve Bank & Trust (member FDIC) (“Issuing Bank”). With the Debit Card, you can purchase goods and services from retailers, earn rewards points (“Extra Points”, as further described below in Section 11.e) if you opt-in to our optional rewards program by signing up for a membership plan with a rewards feature, and establish payment history, which is key to building credit. The Debit Card is subject to the separate terms of the Debit Card Cardholder Agreement, available here: <https://extra.app/policies>. Your eligibility for the Debit Card is the decision of the Issuing Bank. If you cannot obtain the Debit Card or your Debit Card account is closed, suspended, or inactive, you may not be able to use the Services. As explained below, we also must be able access your Partner Account. If our access to your Partner Account is canceled or disrupted, you will not be able to use the Debit Card.

1. **Changes and Notifications:** We reserve the right to temporarily or permanently modify or discontinue the Site, or any portion of the Site, for any reason, without notice to you. We may also change the Terms of Service from time to time without notice to you. Please review these Terms of Service from time to time because your continued access or use of the Site after any modifications have become effective shall be deemed your conclusive acceptance of the modified Terms of Service.
2. **Funding Extra Debit Card Transactions and the Credit Reporting Feature**
 - a. **Dwolla Integration.** In order to access products and Services offered by Extra in connection with you Debit Card, you must accept the Dwolla, Inc. (“Dwolla”) Account Terms of Service

(<https://www.dwolla.com/legal/tos/>) (the “Dwolla Terms”) and Privacy Policy (<https://www.dwolla.com/legal/privacy>) (the “Dwolla Privacy Policy”). By applying for an Account with Extra, you agree to (i) the Dwolla Terms; (ii) the Dwolla Privacy Policy; and (iii) your creation and use of a Dwolla account in connection with Extra’s Services. You authorize us to collect and share with Dwolla your personal information, including full name, email address, and linked third-party bank account (“Partner Account”, as further defined and described below) information, and you are responsible for the accuracy and completeness of that data. You understand that you will interact with Dwolla through our Site, and any notifications will be sent by us, not Dwolla. We will provide customer support and can be reached at hey@extra.app.

b. Funding Process.

- i. **Funding Source.** As set forth in the Debit Card Cardholder Agreement, the Debit Card is a debit card that accesses your Funding Source. The Debit Card is also linked to Extra’s Services, which allow you to transact with your Debit Card and earn rewards points through an optional rewards program. Your “Funding Source” means the transactional account the Issuing Bank maintains in connection with your Debit Card for the purpose of funding your Debit Card transactions and recording transactions made using your Debit Card.
- ii. **Extra Debit Payment Service.** When you complete a transaction using your Debit Card, Extra deposits funds into your Funding Source in the form of advances made by Extra on your behalf pursuant to these Terms (the “Extra Debit Payment Service” or “EDPS”). Extra is not a lender and does not provide loans. The EDPS and related Extra Services provide access to spending availability for use in Debit Card transactions in the form of Spend Power (as defined below in Section 1.b.iv). You acknowledge and agree that you are obligated to repay funds that Extra advances on your behalf pursuant to the EDPS and that your history of successful or failed repayments of such advanced funds will be reported to one or more credit reporting agencies. By agreeing to these terms, you consent to our evaluating whether you are qualified to use Extra’s Services, including the EDPS. We do not charge interest on amounts advanced on your behalf pursuant to the EDPS although fees may be assessed on your use of the Debit Card pursuant to the terms of the Debit Card Cardholder Agreement.
- iii. **EFT Repayment.** Each time you use your Debit Card to purchase goods or services (each, a “Transaction”), in accordance with your Standing ACH Authorization for Debit Card Transactions (“Standing Authorization”) (“Standing Authorization”), you authorize Extra, within thirty (30) days of the date of each Transaction, to initiate an electronic funds transfer (“EFT”) entry to debit your Partner Account in an amount equal to the Transaction total, including any associated fees (the “Transaction Amount”). These EFT debits are for the purpose of repaying Extra funds advanced on your behalf via the EDPS and added to your Funding Source. You are responsible for keeping track of your available Partner Account balance. If the EFT debit is successful, Extra will report positive payment history to the credit bureaus. If the EFT debit fails and the EDPS-advanced funds remain unpaid for thirty (30) or more days, as of the last day of the month, Extra may report negative payment information to the credit bureaus.
- iv. **Spend Power & Max Spend Power.** The specific amount of funds available to you for use in Debit Card transactions at any given time, is limited to eighty (80%) percent of your Partner Account balance as of the last time we checked it, although it may be lower, and is subject to the limitations set forth in these Terms, as well as the Debit Card Cardholder Agreement (“Spend Power”, or as referred to in the Debit Card Cardholder Agreement, “Available Funding Source Balance”). In using Extra Services, including the EDPS, you acknowledge and agree that the

total spending availability accessible to you at any given time for use in Debit Card transactions is limited to your available Spend Power, as determined by Extra and displayed in the Extra App. You may access up to a specified maximum amount of Spend Power, as determined by Extra based on objective benchmarks, such as the total number of transactions you have made with your Debit Card (“Max Spend Power”). Your available Spend Power at any given time may be lower than your Max Spend Power. Spend Power is determined based on a variety of factors, such as your Partner Account balance and transactions made using the Debit Card for which Extra has yet to receive payment. We provide the Issuing Bank an authorization to approve transactions made using your Debit Card only if (i) you have sufficient available Spend Power at the time of each transaction (ii) you have not exceeded other Transaction Limits under these Terms or the Debit Card Cardholder Agreement, and (iii) you are not otherwise in violation of these Terms or of the Debit Card Cardholder Agreement. We will automatically evaluate your Spend Power when you: **(1)** attempt to authorize a transaction, or **(2)** incur a fee on your Debit Card. We will not use or access your credit score in determining your Spend Power or your Max Spend Power.

- c. **Refunds – Debit Card Transactions.** If the Issuing Bank reverses a transaction, Extra will return the funds from that transaction to your Partner Account via an EFT credit; provided, however, that Extra has received payment from you for that transaction and you are not otherwise delinquent in your making of payments, including a returned EFT debit (as discussed below in Section 1.d), to Extra for amounts owed on other transactions made using your Debit Card. Funds from refunds are not available in your Funding Source. In the event that your Partner Account has been closed or Extra is otherwise unable to initiate an EFT credit to your Partner Account, you authorize Extra to return the amount of the reversed funds to you, less any reasonable administrative or processing fees, in the form of a check, for deposit only, sent to you via USPS mail at the most recently provided address we have on file for your Account, within thirty (30) days of Extra’s receipt of the reversed funds.
- d. **Returned EFT Debit Entries – Debit Card Transactions.** The financial institution that holds your Partner Account may return as unpaid an EFT debit if, for example, your Partner Account does not have sufficient available funds in it to cover the full amount of the debit, your Partner Account is closed, or for other reasons. In the event an EFT debit is returned, your use of the Debit Card will be suspended. If payments are not made within 30 days, we reserve our right to instruct the Issuing Bank to freeze, suspend, or cancel your account. Extra maintains no recourse against you.
- e. **Credit Reporting Feature.** One of the features of Extra’s Services is that we will report to one or more credit reporting agencies your EFT payments made to Extra for the repayment of funds advanced on your behalf in connection with your Debit Card transactions. As is explained in Section 1.b above, when you make a purchase with your Debit Card, Extra will instruct the Issuing Bank to authorize the transaction and will advance funds for the transaction on your behalf, provided you have sufficient available Spend Power. Within 30 days of the date of each transaction made using your Extra Debit Card, Extra will initiate one or more EFT debits to deduct equivalent funds from your Partner Account. You are responsible for keeping track of your available Partner Account balance. If the EFT debit is successful, Extra will report positive payment history to the credit bureaus. If the EFT debit fails and the advanced funds remain unpaid for 30 or more days as of the last day of the month, Extra may report negative payment information to the credit bureaus. Increases or specific changes to your credit score are not guaranteed. On-time payment history can have a positive impact on your credit score. Late or non-payment may negatively impact your credit score. Impact on your credit may vary, as credit scores are independently determined by credit bureaus based on a number of factors, including the financial decisions you make with other financial services organizations. The Extra Debit Card and related services will not remove negative credit history from your credit report. **If you believe that we**

have reported inaccurate information about you, or that we may report inaccurate information about you, to a credit reporting agency, please notify us of the specific information that you believe is inaccurate by writing to us at hev@extra.app. Please include your name, address, and phone number and explain what information you believe is incomplete or inaccurate.

- f. **Extra Membership Fees.** There is a periodic fee to maintain a membership (“Membership Plan”) to access the Extra Services (“Membership Fee”). Payment of the Membership Fee associated with your selected Membership Plan is necessary for you to transact with your Debit Card. You can choose between monthly and annual Membership Plans, which include (i) the option to receive only credit building services (the “Credit Building Only Plan”) and (ii) the option to receive both credit building and rewards services (the “Rewards + Credit Building Plan”). Extra may, in its sole discretion, remove or eliminate any of its payment plans (including monthly and annual plans), or it may offer a plan that renews for a term other than monthly or annually. In the event Extra eliminates a membership plan, current users of that plan may be grandfathered into their current plans for a minimum of an additional 60 days (fee prorated, if necessary), which Extra can extend indefinitely in its sole discretion. Nothing in these terms obligates Extra to extend a currently offered plan other than the minimum term paid for by you and any additional period permitted by this Agreement. If your membership plan ends, you must agree to a new membership plan to continue using the Extra Services. You are not obligated to participate in a Membership Plan offering rewards services in order to receive credit building services. Membership Fees incurred pursuant to the terms of these Terms will be withdrawn from your Partner Account, unless prohibited by law. You agree to pay all Membership Fees associated with your selected Membership Plan in order to access Extra Services, including the EDPS. As set forth in your Optional Recurring ACH Authorization for Membership Fees (“Recurring Authorization”), you authorize Extra to initiate recurring EFT entries to debit your Partner Account in the amount of your Membership Fee(s). All fees imposed on Debit Card transactions are set forth in the Extra Debit Card Cardholder Agreement and are in addition to any Membership Fees charged pursuant to these Terms.
- g. **Refunds - Other.** At any time, and for any reason, Extra may provide a refund, discount, or other consideration to some or all of our members (“Credits”). The amount and form of such Credits, and the decision to provide them, are at Extra’s sole and absolute discretion. The provision of Credits in one instance does not entitle you to Credits in the future for similar instances, nor does it obligate Extra to provide Credits in the future, under any circumstance. In the event that Extra, for any reason, provides you a refund of any kind in relation to its offered products or Services and your Partner Account has been closed, or Extra is otherwise unable to initiate an EFT credit to your Partner Account, you authorize Extra to return the amount of the refunded funds to you, less any reasonable administrative or processing fees, in the form of a check, for deposit only, sent to you via USPS mail at the most recently provided address we have on file for your Account.
3. **Distribution Limited.** The information provided on the Site is not intended for distribution to or use by any person or entity in any jurisdiction where such distribution or use would be contrary to law or regulation or which would subject us to any registration requirement within such jurisdiction. Accordingly, those persons who choose to access the Site from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable. The Services are not available outside of the United States.
4. **Age Restriction.** The Site and the Services are intended for users who are at least 18 years of age.
5. **Intellectual Property Rights and Limited License.** Unless otherwise indicated, the Site is our proprietary property and all source code, databases, functionality, software, website designs, audio, video, text, photographs, and graphics on the Site (collectively, the “Content”) and the trademarks, service marks, and

logos contained therein (the “Marks”) are owned or controlled by us or licensed to us, and are protected by copyright and trademark laws and various other intellectual property rights and unfair competition laws of the United States, foreign jurisdictions, and international conventions unless otherwise noted. The Content and the Marks are provided on the Site “AS IS” for your information and personal use only. Except as expressly provided in these Terms, no part of the Site and no Content or Marks may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed, or otherwise exploited for any commercial purpose whatsoever, without our express prior written permission.

Provided that you are eligible to use the Site, you are granted a limited license to access and use the Site and to download or print a copy of any portion of the Content to which you have properly gained access solely for your personal, non-commercial use. We reserve all rights not expressly granted to you in and to the Site, the Content and the Marks.

6. **User Representations.** By using the Site, you represent and warrant that: (1) all registration information you submit will be true, accurate, current, and complete; (2) you will maintain the accuracy of such information and promptly update such registration information as necessary; (3) you have the legal capacity and you agree to comply with these Terms; (4) you are not under the age of 18; (5) you are not a minor in the jurisdiction in which you reside, or if a minor, you have received parental permission to use the Site; (6) you will not access the Site through automated or non-human means, whether through a bot, script or otherwise; (7) you will not use the Site for any illegal or unauthorized purpose; and (8) your use of the Site will not violate any applicable law or regulation.

If you provide any information that is untrue, inaccurate, not current, or incomplete, we have the right to suspend or terminate your Account and refuse any and all current or future use of the Site (or any portion thereof). You may not use the Site for any illegal or unauthorized purpose nor may you violate any laws.

We are a service provider and make no representations as to the safety, effectiveness, adequacy, accuracy, availability, prices, ratings, reviews, or legality of any of the information contained on the Site. You understand and agree that the content of the Site does not contain or constitute representations to be reasonably relied upon, and you agree to hold us harmless from any errors, omissions, or misrepresentations contained within the Site’s content. We do not endorse or recommend any third-party products or services and the Site is provided for informational and advertising purposes only.

7. **User Registration.** You are required to register with the Site and establish an account (“Extra Account”) with us in order to access the Services. You agree to keep your Extra Account password confidential and will be responsible for all use of your Extra Account information and password. **We will never ask you for your password; do not share your password with anyone.** We reserve the right to remove, reclaim, or change a username you select if we determine, in our sole discretion, that such username is inappropriate, obscene, or otherwise objectionable. You are also required to open the Debit Card account to access the Services.
8. **Prohibited Activities.** You may not access or use the Site for any purpose other than those for which we make the Site available. The Site may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved by us in writing. As a user of the Site, you agree *not* to:
 - a. Systematically retrieve data or other content from the Site to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us.
 - b. Make any unauthorized use of the Site, including collecting usernames and/or email addresses of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses.

- c. Use the Site to advertise or offer to sell goods and services.
- d. Circumvent, disable, or otherwise interfere with security-related features of the Site, including features that prevent or restrict the use or copying of any Content or enforce limitations on the use of the Site and/or the Content contained therein.
- e. Engage in unauthorized framing of or linking to the Site.
- f. Trick, defraud, or mislead us and other users, especially in any attempt to learn sensitive account information such as user passwords.
- g. Make improper use of our support services or submit false reports of abuse or misconduct.
- h. Engage in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots, or similar data gathering and extraction tools.
- i. Interfere with, disrupt, or create an undue burden on the Site or the networks or services connected to the Site.
- j. Attempt to impersonate another user or person or use the username of another user.
- k. Sell or otherwise transfer your profile, Extra Account, or password.
- l. Use any information obtained from the Site in order to harass, abuse, or harm another person.
- m. Use any aspect of the Site or Service as part of any effort to compete with us or otherwise use the Site and/or the Content for any revenue-generating endeavor or commercial enterprise.
- n. Decipher, decompile, disassemble, or reverse engineer any of the software comprising or in any way making up a part of the Site.
- o. Attempt to bypass any measures of the Site designed to prevent or restrict access to the Site, or any portion of the Site.
- p. Harass, annoy, intimidate, or threaten any of our employees or agents.
- q. Copy or adapt the Site's software, including but not limited to Flash, PHP, HTML, JavaScript, or other code.
- r. Delete the copyright or other proprietary rights notice from any Content.
- s. Upload or transmit (or attempt to upload or to transmit) viruses, Trojan horses, or other material, including excessive use of capital letters and spamming (continuous posting of repetitive text), that interferes with any party's uninterrupted use and enjoyment of the Site or modifies, impairs, disrupts, alters, or interferes with the use, features, functions, operation, or maintenance of the Site.
- t. Upload or transmit (or attempt to upload or to transmit) any material that acts as a passive or active information collection or transmission mechanism, including without limitation, clear graphics interchange formats ("gifs"), 1x1 pixels, web bugs, cookies, or other similar devices (sometimes referred to as "spyware" or "passive collection mechanisms" or "pcms").
- u. Except as may be the result of standard search engine or Internet browser usage, use, launch, develop, or distribute any automated system, including without limitation, any spider, robot, cheat utility, scraper, or offline reader that accesses the Site, or Use the Site in a manner inconsistent with any applicable laws or regulations, or using or launching any unauthorized script or other software.
- v. Disparage, tarnish, or otherwise harm, in our opinion, us and/or the Site.

9. **Mobile Application License.**

- a. **Use License.** If you access the Site via a mobile application, then we grant you a revocable, non-exclusive, non-transferable, limited right to install and use the mobile application on wireless electronic devices owned or controlled by you, and to access and use the mobile application on such

devices strictly in accordance with the terms and conditions of this mobile application license contained in these Terms. You shall not: (1) decompile, reverse engineer, disassemble, attempt to derive the source code of, or decrypt the application; (2) make any modification, adaptation, improvement, enhancement, translation, or derivative work from the application; (3) violate any applicable laws, rules, or regulations in connection with your access or use of the application; (4) remove, alter, or obscure any proprietary notice (including any notice of copyright or trademark) posted by us or the licensors of the application; (5) use the application for any revenue generating endeavor, commercial enterprise, or other purpose for which it is not designed or intended; (6) make the application available over a network or other environment permitting access or use by multiple devices or users at the same time; (7) use the application for creating a product, service, or software that is, directly or indirectly, competitive with or in any way a substitute for the application; (8) use the application to send automated queries to any website or to send any unsolicited commercial e-mail; or (9) use any proprietary information or any of our interfaces or our other intellectual property in the design, development, manufacture, licensing, or distribution of any applications, accessories, or devices for use with the application.

- b. **Apple and Android Devices.** The following terms apply when you use a mobile application obtained from either the Apple Store or Google Play (each an “App Distributor”) to access the Services: (1) the license granted to you for our mobile application is limited to a non-transferable license to use the application on a device that utilizes the Apple iOS or Android operating systems, as applicable, and in accordance with the usage rules set forth in the applicable App Distributor’s terms of service; (2) we are responsible for providing any maintenance and support services with respect to the mobile application as specified in the terms and conditions of this mobile application license contained in these Terms or as otherwise required under applicable law, and you acknowledge that each App Distributor has no obligation whatsoever to furnish any maintenance and support services with respect to the mobile application; (3) in the event of any failure of the mobile application to conform to any applicable warranty, you may notify the applicable App Distributor; (4) you represent and warrant that (i) you are not located in a country that is subject to a U.S. government embargo, or that has been designated by the U.S. government as a “terrorist supporting” country and (ii) you are not listed on any U.S. government list of prohibited or restricted parties; (5) you must comply with applicable third-party terms of agreement when using the mobile application, *e.g.*, if you have a VoIP application, then you must not be in violation of their wireless data service agreement when using the mobile application; and (6) you acknowledge and agree that the App Distributors are third-party beneficiaries of the terms and conditions in this mobile application license contained in these Terms, and that each App Distributor will have the right (and will be deemed to have accepted the right) to enforce the terms and conditions in this mobile application license contained in these Terms against you as a third-party beneficiary thereof. Apple and Google are not a sponsor of any content or Services.

10. **Submissions.** You acknowledge and agree that any questions, comments, suggestions, ideas, feedback, or other information regarding the Site (“Submissions”) provided by you to us are non-confidential and shall become our sole property. We shall own exclusive rights, including all intellectual property rights, and shall be entitled to the unrestricted use and dissemination of these Submissions for any lawful purpose, commercial or otherwise, without acknowledgment or compensation to you. You hereby waive all moral rights to any such Submissions, and you hereby warrant that any such Submissions are original with you or that you have the right to submit such Submissions. You agree there shall be no recourse against us for any alleged or actual infringement or misappropriation of any proprietary right in your Submissions.
11. **Third-Party Websites and Content.** The Site may contain (or you may be sent via the Site) links to other websites (“Third-Party Websites”) as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, applications, software, and other content or items belonging to or originating

from third parties ("Third-Party Content"). Such Third-Party Websites and Third-Party Content are not investigated, monitored, or checked for accuracy, appropriateness, or completeness by us, and we are not responsible for any Third-Party Websites accessed through the Site or any Third-Party Content posted on, available through, or installed from the Site, including the content, accuracy, offensiveness, opinions, reliability, privacy practices, or other policies of or contained in the Third-Party Websites or the Third-Party Content. Inclusion of, linking to, or permitting the use or installation of any Third-Party Websites or any Third-Party Content does not imply approval or endorsement thereof by us. If you decide to leave the Site and access the Third-Party Websites or to use or install any Third-Party Content, you do so at your own risk, and you should be aware these Terms no longer govern. You should review the applicable terms and policies, including privacy and data gathering practices, of any website to which you navigate from the Site or relating to any applications you use or install from the Site. Any purchases you make through Third-Party Websites will be through other websites and from other companies, and we take no responsibility whatsoever in relation to such purchases which are exclusively between you and the applicable third party. You agree and acknowledge that we do not endorse the products or services offered on Third-Party Websites and you shall hold us harmless from any harm caused by your purchase of such products or services. Additionally, you shall hold us harmless from any losses sustained by you or harm caused to you relating to or resulting in any way from any Third-Party Content or any contact with Third-Party Websites.

12. **Extra Rewards Program Terms.** The Extra Rewards Program has the following additional terms:

- a. The opportunities to earn and redeem points through the Site or otherwise in accordance with offers by Extra are collectively referred to as the "Extra Rewards Program". The Extra Rewards Program is one of the Services offered by Extra. Subject to the eligibility requirements stated below, participation in the Extra Rewards Program is voluntary and is not required to obtain any other Services. If you would prefer not to participate in the Extra Program, please contact us at hey@extra.app.
- b. Participation in the Extra Rewards Program and the opportunities to earn points and redeem points are offered at the sole discretion of Extra and are subject to your compliance with the Terms. EXTRA MAY LIMIT, SUSPEND, OR TERMINATE YOUR ABILITY TO PARTICIPATE IN THE EXTRA REWARDS PROGRAM IN ITS SOLE AND ABSOLUTE DISCRETION AT ANY TIME WITH OR WITHOUT PRIOR NOTICE TO YOU.
- c. You must have a Debit Card, Membership Plan, and Extra Account in good standing (*i.e.*, active, current on payment of Membership Fees, with no failed EFT debits) to participate in the Extra Rewards Program.
- d. You can enroll in the Extra Rewards Program by (a) logging on to our Site; (b) registering for an Extra Account; and (c) obtaining a Debit Card. Extra reserves the right to delay enrollment until your membership eligibility is confirmed.
- e. By opening and using your Debit Card, purchasing qualifying products and services and participating in various activities using the Site, you are automatically enrolled in the Extra Rewards Program. Once enrolled, you are a member ("Rewards Member"), and you may earn Extra Points on transactions made with your Debit Card if you sign up for a Membership Plan with a rewards feature ("Rewards Plan"), which can be redeemed for products and services made available at redemption prices denominated in Extra Points through the Site ("Rewards", as further defined and described below in Section 11.n). Extra may, at its discretion, award you Extra Points without requiring you to sign up for a Membership Plan with a reward feature; provided, however, you will not be eligible to earn Extra Points on purchases without signing up for a Rewards Plan.
- f. To earn or redeem Extra Rewards Points, you must have a device that is compatible with the Site.
- g. The Extra Rewards Program is not open to residents of any jurisdiction where the Extra Rewards Program would be restricted or prohibited by law.

- h. For the avoidance of doubt, only natural individual persons using the Extra Rewards Program in their personal capacity and for their own account are eligible to participate in the Extra Rewards Program; third party aggregators, groups, organizations, and business entities, are not eligible to become Rewards Members or earn Extra Points.
- i. Your membership in the Extra Rewards Program is non-transferable, as are all Extra Points that you earn and any other benefits associated with the Extra Rewards Program. The creation or use of multiple Extra Rewards Program memberships, e-mail addresses, online identities or aliases to circumvent the single-account restriction or any other requirement or limitation specified in these Terms is prohibited and may result in your exclusion from the Extra Rewards Program and the cancellation of all related Extra Points and other benefits. Extra may, in its sole discretion, suspend, cancel or combine any Accounts that appear to be duplicative. Extra is not liable for Extra Points associated with Accounts that are suspended, terminated, or associated with inaccurately entered e-mail addresses.
- j. **EARNING EXTRA POINTS.** You can earn Extra Points by using your Debit Card to purchase goods and services. You cannot earn Extra Points for cash advances, person-to-person transfers, or other transactions not conducted on the debit card network with your Debit Card. From time-to-time, we may introduce sign-up bonuses or other promotions to allow you to earn Extra Points in additional ways (“Activity Offer”). All other promotions will be subject to any additional terms and conditions specified in the applicable Activity Offer. Extra may specify other methods of earning Extra Points from time to time in its sole discretion, and all such methods will be governed by these Terms. Extra reserves the right in its sole discretion to change, add, or remove the methods by which you can earn Extra Points and the quantity of Extra Points you may earn.
 - i. The rate at which you will earn Extra Points for your transactions will vary. To view the current earnings rate, please visit the Site.
 - ii. Extra Points will not be awarded for unauthorized or fraudulent purchases, the purchase of gift cards, the reloading of prepaid cards, or purchases made using redemptions of Extra Points, or promotional codes or other promotional credits we may offer. Extra Points will not be awarded if, in Extra’s reasonable opinion, the merchandise or services purchased will be used for resale or commercial use and any Extra Points awarded on such purchases will be forfeited. If we or the Issuing Bank voids a transaction or a merchant accepts a return of a product or service that previously resulted in an award of Extra Points, we reserve the right to debit the related Extra Points and deduct them from your Extra Point balance.
- k. **Balance.** You can view your current Extra Points balance at any time on our Site.
- l. **Issuance of Points.** Extra Points are ordinarily issued within 24 hours after completion of a qualifying purchase with your Debit Card. If you believe that Extra Points were not properly issued to you, you must notify us by sending an e-mail to hey@extra.app within fifteen (15) days of the date on which you completed the qualifying purchase or Activity Offer that you believe triggered the applicable award of Extra Points, or all related claims will be waived.
- m. **Expiration.** Each Extra Point you earn will expire 24 months from the date of its issuance and expired Extra Points will be deducted from your Extra Points on a rolling basis. In our sole discretion, we may permit Extra Points to remain valid longer than 24 months.
- n. **Redemption.** You can redeem Extra Points for rewards (“Rewards”) in the reward store available on the Site. To redeem Extra Points, you will need to have earned a minimum number of Extra Points. The Site will include information on how many Extra Points are needed to redeem a Reward, instructions on how to redeem Extra Points for the Reward, as well as any applicable terms and conditions regarding the use of the Reward. Extra Points can be redeemed only while supplies last and only during any applicable redemption term. Extra Points redemptions are final. Extra reserves the right to modify the available Rewards and their corresponding Extra Points redemption prices and requirements and any corresponding terms and conditions at any time for any reason in Extra’s sole

discretion. You are solely responsible for the payment of all taxes which may result from your redemption of Extra Points for Rewards. Rewards carry no warranty other than that offered by the manufacturer or service provider. WE DO NOT MAKE ANY WARRANTY, REPRESENTATION, OR GUARANTEE, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO ANY REWARD, INCLUDING BUT NOT LIMITED TO ITS QUALITY, MECHANICAL CONDITIONS, OR FITNESS FOR A PARTICULAR PURPOSE. YOU AGREE TO LOOK SOLELY TO THE MANUFACTURER OR SERVICE PROVIDER FOR ANY SUCH WARRANTY, REPRESENTATION, OR GUARANTEE. YOU HEREBY RELEASE EXTRA, ITS PARENTS, SUBSIDIARIES, AFFILIATES, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, BUSINESS PARTNERS, AND LICENSORS (COLLECTIVELY, THE “EXTRA PARTIES”) FROM ANY DAMAGES ARISING IN CONNECTION WITH ANY AND ALL REWARDS. CERTAIN STATE LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE FOREGOING DISCLAIMERS, EXCLUSIONS AND LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MIGHT HAVE ADDITIONAL RIGHTS. Extra does not endorse any provider of Rewards (“Reward Provider”), or any products or services offered by Reward Providers.

- o. **NO RETURNS AND EXCHANGES OF REWARDS.** Each Extra Point you earn may only be redeemed one time. Rewards obtained through redemptions of Extra Points may not be returned or exchanged for any other Rewards, Extra Points, gift cards, cash, or any cash equivalent.
- p. **Additional Extra Rewards Program Terms.**
 - i. Extra Points are promotional in nature, are not transferable, have no cash value, and cannot, under any circumstances, be redeemed for cash or any cash equivalent. Without limiting the generality of the foregoing, you may not combine Extra Points you earn with Extra Points earned by another Rewards Member, and you may not convey Extra Points by any means to anyone, including upon death through your estate, as part of a divorce or domestic relations matter, or otherwise.
 - ii. Any Extra Points redemptions that cannot be verified to the satisfaction of Extra are subject to adjustment, cancellation, disqualification, or revocation at our sole discretion.
 - iii. Extra will not be liable for the failure of any Extra Points to be accurately captured, issued, calculated, or redeemed for any reason, including, but not limited to, any technical malfunction or other problems relating to any network, computer system, servers, access providers, computer equipment or software.
 - iv. Extra reserves the right, in our sole and absolute discretion, to (i) investigate, invalidate, and revoke any award of Extra Points we deem to have been issued in error, or as the result of any violation of these Terms, or as the result of any actual or suspected fraudulent or improper activity (including without limitation, the use of any system, macro, script, bot or fake email address to manipulate the Extra Rewards Program) and (ii) bar further Extra Points from being issued to, any Rewards Members associated with any actual or suspected fraudulent or improper activity or violations of these Terms. Without limiting any other remedies available to us, you agree that we may charge your Debit Card for the actual retail price in dollars of any Rewards you obtain as a result of fraud, illegal conduct or violations of these Terms. If Extra has any reason to suspect improper activity associated with your participation in the Extra Rewards Program, Extra reserves the right to delay or withhold the issuance of any related Extra Points and redeemed Rewards. Extra further reserves the right to terminate your Account and deactivate, cancel, or revoke any related Extra Points if Extra suspects that you have used or attempted to use the Extra Rewards Program in a fraudulent or abusive manner or in violation of these Terms, the Debit Card Cardholder Agreement, other applicable agreement as referenced and agreed to herein, or applicable law.

- q. **Termination and Cancellation.** When your Debit Card account is canceled, deactivated, or closed, your enrollment in the Extra Rewards Program will end and you will forfeit all remaining Extra Points. You can re-enroll in the Extra Rewards Program if you reopen your Debit Card or apply for and receive a new Debit Card. To the extent allowed by applicable law, we may cancel any accumulated Extra Points if Extra becomes insolvent, unable to pay our debts when due, files a bankruptcy action under the U.S. Bankruptcy Code or has such an action filed against us.
 - r. **Limitation of Liability.** TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE EXTRA PARTIES SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR ANY OTHER DAMAGES UNDER ANY CONTRACT, NEGLIGENCE, STRICT LIABILITY OR OTHER THEORY ARISING OUT OF OR RELATING IN ANY WAY, DIRECTLY OR INDIRECTLY, TO YOUR PARTICIPATION IN THE EXTRA REWARDS PROGRAM, EVEN IF SUCH DAMAGES WERE FORESEEABLE OR THE EXTRA PARTIES WERE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NEW JERSEY, THE FOREGOING SENTENCE APPLIES ONLY TO CLAIMS BASED ON BREACH OF WARRANTY. THE LAWS OF SOME OTHER STATES DO NOT ALLOW FOR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE FOREGOING LIMITATIONS MAY NOT APPLY TO YOU AND YOU MIGHT HAVE OTHER RIGHTS.
 - s. **Assignment.** You may not assign any rights or obligations under the Extra Rewards Program, in whole or in part, without the written consent of Extra. Extra may freely assign or transfer the Extra Rewards Program and Extra Points. Any assignment or transfer in violation of the foregoing is void.
 - t. **Privacy.** The personal information collected from you in connection with the Extra Rewards Program, including but not limited to purchases made in connection with your Account, will be used and disclosed by us in accordance with our Privacy Policy (*see* Section 13).
 - u. If you are dissatisfied with any aspect of the Extra Rewards Program at any time, please contact us. If we cannot address your concern, your sole and exclusive remedy is to cease participating in the Extra Rewards Program. Please contact us to cancel your participation.
 - v. **RIGHT TO CANCEL EXTRA REWARDS PROGRAM AND CHANGE THESE TERMS.** EXTRA RESERVES THE RIGHT TO MODIFY AND/OR TERMINATE THE EXTRA REWARDS PROGRAM AND/OR MODIFY ALL OR ANY PORTION OF THESE TERMS OR ANY POLICY PERTAINING TO THE EXTRA REWARDS PROGRAM AT ANY TIME AND IN OUR SOLE DISCRETION, INCLUDING, WITHOUT LIMITATION, THE RIGHT TO DISCONTINUE OR CHANGE ANY EXTRA REWARDS PROGRAM BENEFITS OR EXPIRATION DATES FOR EXTRA POINTS RECEIVED THROUGH THE EXTRA REWARDS PROGRAM, MERGE THE EXTRA REWARDS PROGRAM WITH ANOTHER REWARDS PROGRAM, OR TO ADJUST HOW EXTRA POINTS ARE EARNED, CALCULATED OR REDEEMED. IT IS POSSIBLE THAT YOU MAY BE UNABLE TO REDEEM ACCUMULATED EXTRA POINTS AS A RESULT OF FUTURE EXTRA REWARDS PROGRAM CHANGES OR IF WE DISCONTINUE THE EXTRA REWARDS PROGRAM OR MERGE THE EXTRA REWARDS PROGRAM INTO ANOTHER REWARDS PROGRAM.
13. **Extra Token Program Terms.** The Extra Token Program has the following additional terms:
- a. The opportunities to earn and redeem Tokens through the Site or otherwise in accordance with offers by Extra are collectively referred to as the “Extra Token Program”. The Extra Token Program is one of the Services offered by Extra. Subject to the eligibility requirements stated below, participation in the Extra Token Program is voluntary and is not required to obtain any other Services. If you would prefer not to participate in the Extra Token Program, please contact us at hey@extra.app.

- b. Participation in the Extra Token Program and the opportunities to earn tokens and redeem tokens are offered at the sole discretion of Extra and are subject to your compliance with the Terms. EXTRA MAY LIMIT, SUSPEND, OR TERMINATE YOUR ABILITY TO PARTICIPATE IN THE EXTRA TOKEN PROGRAM IN ITS SOLE AND ABSOLUTE DISCRETION AT ANY TIME WITH OR WITHOUT PRIOR NOTICE TO YOU.
- c. Your Debit Card, Membership Plan, and Extra Account must be in good standing (i.e., active, current on payment of Membership Fees, with no failed EFT debits) to participate in the Extra Token Program.
- d. You can enroll in the Extra Token Program by (i) logging on to our Site; (ii) registering for an Extra Account; and (iii) obtaining a Debit Card. Extra reserves the right to delay enrollment until your membership eligibility is confirmed and to modify the enrollment terms in its sole discretion.
- e. To earn or redeem Extra Tokens, you must have a device that is compatible with the website or mobile app. Once enrolled, you may earn Extra Tokens by watching credit education videos, completing surveys, signing up for marketing emails and text messages, connecting a bank account, completing enrollment in the Extra Debit Program and other methods Extra may make available from time to time at Extra's sole discretion. Tokens can be redeemed for giveaway entries, games, and other experiences made available for prices denominated in Extra Tokens through the website or app.
- f. **Purchases and exchanges.** Tokens may also be purchased using rewards points (See Section 12 for information on Rewards participation and use.) The exchange rate for tokens to points is currently set at 300 tokens per 1000 reward points with discounts given for the purchase of larger bundles. Extra, may, at its sole discretion, adjust the exchange rate between Rewards points and Tokens. Extra may from time to time offer time limited sales, bonuses or other incentives on the exchange of reward points for token bundles and may adjust or otherwise modify the pricing of extra tokens for reward points for any reason not prohibited by law at its sole discretion.
- g. The Extra Token Program is not open to residents of any jurisdiction where the Extra Token Program would be restricted or prohibited by law.
- h. For the avoidance of doubt, only natural individual persons using the Extra Token Program in their personal capacity and for their own account are eligible to participate in the Extra Token Program; third party aggregators, groups, organizations, and business entities, are not eligible to become Token Members or earn Extra Tokens.
- i. **Transferability.** Your membership in the Extra Token Program is non-transferable, as are all Extra Tokens that you earn or exchange reward points for. The creation or use of multiple Extra Token Program memberships, e-mail addresses, online identities or aliases to circumvent the single account restriction or any other requirement or limitation specified in these Terms is prohibited and may result in your exclusion from the Extra Token Program and the cancellation of all related Extra Tokens and other benefits. Extra may, in its sole discretion, suspend, cancel or combine any Accounts that appear to be duplicative. Extra is not liable for Extra Tokens associated with Accounts that are suspended, terminated, or associated with inaccurately entered e-mail addresses.
- j. **Balance.** You can view your current Extra Token balance at any time on our website and mobile application.
- k. **Issuance of Tokens.** Extra Tokens are ordinarily issued within 24 hours after completion of a qualifying action. If you believe that Extra Tokens were not properly issued to you, you must notify us by sending an e-mail to hey@extra.app within thirty (30) days of the date on which you completed the qualifying Activity Offer that you believe triggered the applicable award of Extra Tokens, or all related claims Token you earn or purchase will expire 24 months from the date of its issuance and expired Extra Tokens will be deducted from your Extra Token balance on a rolling basis. In our sole discretion, we may permit Extra Tokens to remain valid longer than 24 months.

- l. **Redemption.** You can redeem Extra Tokens for giveaways, games and other experiences in the Experiences section available on the Site or mobile app. To redeem Extra Tokens you will need to have earned a minimum number of Extra Tokens to redeem them for each giveaway, game or experience. The website and mobile application will include information on how many Extra Tokens are needed to redeem for each experience, as well as any applicable terms and conditions for the applicable experience. Extra Tokens can be redeemed during any applicable redemption term. Extra Token redemptions are final. Extra reserves the right to modify the available Experiences and their corresponding Extra Token redemption prices and requirements along with any corresponding terms and conditions at any time for any reason in Extra's sole discretion. You are solely responsible for the payment of all taxes which may result from your redemption of Extra Token for Experiences. SUBJECT TO APPLICABLE LAW, WE DO NOT MAKE ANY WARRANTY, REPRESENTATION, OR GUARANTEE, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO ANY GIVEAWAY, GAME OR EXPERIENCE, INCLUDING BUT NOT LIMITED TO ITS QUALITY, MECHANICAL CONDITIONS, OR FITNESS FOR A PARTICULAR PURPOSE. YOU AGREE TO LOOK SOLELY TO THE MANUFACTURER OR SERVICE PROVIDER FOR ANY SUCH WARRANTY, REPRESENTATION, OR GUARANTEE. YOU HEREBY RELEASE EXTRA, ITS PARENTS, SUBSIDIARIES, AFFILIATES, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, BUSINESS PARTNERS, AND LICENSORS (COLLECTIVELY, THE "EXTRA PARTIES") FROM ANY DAMAGES ARISING IN CONNECTION WITH ANY AND ALL USE OF EXTRA TOKENS. CERTAIN STATE LAWS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE FOREGOING DISCLAIMERS, EXCLUSIONS AND LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MIGHT HAVE ADDITIONAL RIGHTS.
- m. **NO RETURNS AND EXCHANGES OF TOKENS.** Each Extra Token you earn may only be redeemed one time. Tokens obtained through redemptions of Extra Points may not be returned or exchanged for any other Rewards, Extra Points, gift cards, cash, or any cash equivalent.
- n. **Additional Extra Token Program Terms.**
 - i. Extra Tokens are promotional in nature, are not transferable, have no cash value, and cannot, under any circumstances, be redeemed for cash or any cash equivalent. Without limiting the generality of the foregoing, you may not combine Extra Tokens you earn with Extra Tokens earned by another enrolled member, and you may not convey Extra Tokens by any means to anyone, including upon death through your estate, as part of a divorce or domestic relations matter, or otherwise.
 - ii. Any Extra Token redemptions that cannot be verified to the satisfaction of Extra are subject to adjustment, cancellation, disqualification, or revocation at our sole discretion.
 - iii. Extra reserves the right, in its sole and absolute discretion, to
 1. Investigate, invalidate, and revoke any award of Extra Tokens we deem to have been issued in error, or as the result of any violation of these Terms, or as the result of any actual or suspected fraudulent or improper activity (including without limitation, the use of any system, macro, script, bot or fake email address to manipulate the Extra Token Program) and
 2. Bar further Extra Tokens from being issued to, any enrolled Members associated with any actual or suspected fraudulent or improper activity or violations of these Terms. If Extra has any reason to suspect improper activity associated with your participation in the Extra Token Program, including the purchase of tokens with your Extra Rewards points, Extra reserves the right to delay or withhold the issuance of any related Extra Points, tokens and redeemed Rewards. Extra further reserves the right to terminate your Account and deactivate, cancel, or

revoke any related Extra Tokens if Extra suspects that you have used or attempted to use the Extra Token Program in a fraudulent or abusive manner or in violation of these Terms, the Debit Card Cardholder Agreement, other applicable agreement as referenced and agreed to herein, or applicable law.

- o. **Termination and Cancellation.** When your Extra account is canceled, deactivated, or closed, your enrollment in the Extra Rewards Program will end and you will forfeit all remaining Extra Tokens. To the extent allowed by applicable law, we may cancel any accumulated Extra Tokens if Extra becomes insolvent, unable to pay our debts when due, files a bankruptcy action under the U.S. Bankruptcy Code or has such an action filed against us.
 - p. **Limitation of Liability.** TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE EXTRA PARTIES SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR ANY OTHER DAMAGES UNDER ANY CONTRACT, NEGLIGENCE, STRICT LIABILITY OR OTHER THEORY ARISING OUT OF OR RELATING IN ANY WAY, DIRECTLY OR INDIRECTLY, TO YOUR PARTICIPATION IN THE EXTRA TOKEN PROGRAM, EVEN IF SUCH DAMAGES WERE FORESEEABLE OR THE EXTRA PARTIES WERE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NEW JERSEY, THE FOREGOING SENTENCE APPLIES ONLY TO CLAIMS BASED ON BREACH OF WARRANTY. THE LAWS OF SOME OTHER STATES DO NOT ALLOW FOR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF 11 THE FOREGOING LIMITATIONS MAY NOT APPLY TO YOU AND YOU MIGHT HAVE OTHER RIGHTS.
 - q. **Assignment.** You may not assign any rights or obligations under the Extra Token Program, in whole or in part, without the written consent of Extra. Extra may freely assign or transfer the Extra Token Program and Extra Tokens. Any assignment or transfer in violation of the foregoing is void.
 - r. **Privacy.** The personal information collected from you in connection with the Extra Token Program, including but not limited to purchases made in connection with your Account, will be used and disclosed by us in accordance with our Privacy Policy (see Section 15).
 - s. **Satisfaction.** If you are dissatisfied with any aspect of the Extra Token Program at any time, please contact us. If we cannot address your concern, your sole and exclusive remedy is to cease participating in the Extra Token Program. Please contact us to cancel your participation.
 - t. **RIGHT TO CANCEL EXTRA TOKEN PROGRAM AND CHANGE THESE TERMS.** EXTRA RESERVES THE RIGHT TO MODIFY AND/OR TERMINATE THE EXTRA TOKEN PROGRAM AND/OR MODIFY ALL OR ANY PORTION OF THESE TERMS OR ANY POLICY PERTAINING TO THE EXTRA TOKEN PROGRAM AT ANY TIME AND IN OUR SOLE DISCRETION, INCLUDING, WITHOUT LIMITATION, THE RIGHT TO DISCONTINUE OR CHANGE ANY EXTRA TOKEN PROGRAM BENEFITS OR EXPIRATION DATES FOR EXTRA TOKENS RECEIVED THROUGH THE EXTRA TOKEN PROGRAM, MERGE THE EXTRA TOKEN PROGRAM WITH ANOTHER REWARDS PROGRAM, OR TO ADJUST HOW EXTRA TOKENS ARE EARNED, CALCULATED OR REDEEMED. IT IS POSSIBLE THAT YOU MAY BE UNABLE TO REDEEM ACCUMULATED EXTRA TOKENS AS A RESULT OF FUTURE EXTRA TOKEN PROGRAM CHANGES OR IF WE DISCONTINUE THE EXTRA TOKEN PROGRAM OR MERGE THE EXTRA TOKEN PROGRAM INTO ANOTHER REWARDS PROGRAM.
14. **Site Management.** We reserve the right, but not the obligation, to: (1) monitor the Site for violations of these Terms; (2) take appropriate legal action against anyone who, in our sole discretion, violates the law or these Terms, including without limitation, reporting such user to law enforcement authorities; (3) in our sole discretion and without limitation, refuse, restrict access to, limit the availability of, or disable (to the extent technologically feasible) any of your Contributions or any portion thereof; (4) in our sole discretion

and without limitation, notice, or liability, to remove from the Site or otherwise disable all files and content that are excessive in size or are in any way burdensome to our systems; and (5) otherwise manage the Site in a manner designed to protect our rights and property and to facilitate the proper functioning of the Site.

15. **Privacy Policy.** We care about data privacy and security. By using the Site, you agree to be bound by our Privacy Policy available at <https://extra.app/policies>, which is incorporated into these Terms. Please be advised the Site is hosted in the United States. If you access the Site from the European Union, Asia, or any other region of the world with laws or other requirements governing personal data collection, use, or disclosure that differ from applicable laws in the United States, then through your continued use of the Site, you are transferring your data to the United States, and you expressly consent to have your data transferred to and processed in the United States. Further, we do not knowingly accept, request, or solicit information from children or knowingly market to children. Therefore, in accordance with the U.S. Children's Online Privacy Protection Act, if we receive actual knowledge that anyone under the age of 18 has provided personal information to us without the requisite and verifiable parental consent, we will delete that information from the Site as quickly as is reasonably practical.
16. **Terms and Termination.** These terms will survive the closing or suspension of your access to your Account and any associated Extra Services. If your Account is closed or suspended, you are still responsible for obligations incurred prior to or in connection with the closing or suspension of your Account, even if such obligations post to your Account after it is closed or suspended. Additionally, these Terms shall remain in full force and effect while you use the Site and your Account. On an annual basis and for any other permissible purpose, we shall review your Account to determine your continued eligibility for an Account.
 - a. **Termination by Extra.** WITHOUT LIMITING ANY OTHER PROVISION OF THESE TERMS, WE RESERVE THE RIGHT TO, IN OUR SOLE DISCRETION AND WITHOUT NOTICE OR LIABILITY, DENY ACCESS TO AND USE OF THE SITE (INCLUDING BLOCKING CERTAIN IP ADDRESSES) AND YOUR ACCOUNT (INCLUDING ALL EXTRA SERVICES), TO ANY PERSON FOR ANY REASON OR FOR NO REASON, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY, OR COVENANT CONTAINED IN THESE TERMS OR OF ANY APPLICABLE LAW OR REGULATION. WE MAY TERMINATE YOUR USE OR PARTICIPATION IN THE SITE OR DELETE YOUR ACCOUNT AND ANY CONTENT OR INFORMATION THAT YOU POSTED AT ANY TIME, WITHOUT WARNING, IN OUR SOLE DISCRETION.

If we terminate or suspend your Account for any reason, you are prohibited from registering and creating a new Account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party. In addition to terminating or suspending your account, we reserve the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.
 - b. **Termination by Cardholder.** You may initiate a request to close your Account by emailing us at hey@extra.app. We reserve the right to review your request to close your Account, require additional information or confirmation, require you to pay your pending, unpaid transactions funded by Extra on your behalf via the EDPS in full before closing your Account, and exercise discretion on whether your request will be approved. As we prepare to close your Account, we may restrict or suspend your ability to transact with your Debit Card and take any other action we deem reasonably necessary in order to prepare your Account for closure.
17. **Modifications and Interruptions.** We reserve the right to change, modify, or remove the contents of the Site at any time or for any reason at our sole discretion without notice. However, we have no obligation to

update any information on our Site. We will not be liable to you or any third party for any modification, price change, suspension, or discontinuance of the Site.

We cannot guarantee the Site will be available at all times. We may experience hardware, software, or other problems or need to perform maintenance related to the Site, resulting in interruptions, delays, or errors. We reserve the right to change, revise, update, suspend, discontinue, or otherwise modify the Site at any time or for any reason without notice to you. You agree that we have no liability whatsoever for any loss, damage, or inconvenience caused by your inability to access or use the Site during any downtime or discontinuance of the Site. Nothing in these Terms will be construed to obligate us to maintain and support the Site or to supply any corrections, updates, or releases in connection therewith.

18. **Governing Law.** These Terms and your use of the Site is governed by and construed in accordance with the laws of the State of California applicable to agreements made and to be entirely performed within the State of California, without regard to its conflict of law principles.
19. **Mandatory Arbitration & Dispute Resolution.** If you have a dispute or other concern, please contact us immediately. We will do our best to resolve it. If the Parties are unable to resolve a Dispute through informal negotiations, the Dispute (except those Disputes expressly excluded below) will be finally and exclusively resolved by binding arbitration on an individual basis. YOU UNDERSTAND THAT WITHOUT THIS PROVISION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL. The arbitration shall be commenced and conducted under the Commercial Arbitration Rules of the American Arbitration Association (“AAA”) and, where appropriate, the AAA’s Supplementary Procedures for Consumer Related Disputes (“AAA Consumer Rules”), both of which are available at the AAA website www.adr.org. Your arbitration fees and your share of arbitrator compensation shall be governed by the AAA Consumer Rules and, where appropriate, limited by the AAA Consumer Rules. If such costs are determined by the arbitrator to be excessive, we will pay all arbitration fees and expenses. The arbitration may be conducted in person, through the submission of documents, by phone, or online. The arbitrator will make a decision in writing, but need not provide a statement of reasons unless requested by either Party. The arbitrator must follow applicable law, and any award may be challenged if the arbitrator fails to do so. Except where otherwise required by the applicable AAA rules or applicable law, the arbitration will take place in the federal judicial district of your residence or telephonically. Except as otherwise provided herein, the Parties may litigate in court to compel arbitration, stay proceedings pending arbitration, or to confirm, modify, vacate, or enter judgment on the award entered by the arbitrator.

NO ARBITRATION SHALL PROCEED ON A CLASS, REPRESENTATIVE, OR COLLECTIVE BASIS (INCLUDING AS PRIVATE ATTORNEY GENERAL ON BEHALF OF OTHERS), EVEN IF THE CLAIM OR CLAIMS THAT ARE THE SUBJECT OF THE ARBITRATION HAD PREVIOUSLY BEEN ASSERTED (OR COULD HAVE BEEN ASSERTED) IN A COURT AS CLASS REPRESENTATIVE, OR COLLECTIVE ACTIONS IN A COURT. Unless consented to in writing by all parties to the arbitration, no party to the arbitration may join, consolidate, or otherwise bring claims for or on behalf of two or more individuals or unrelated corporate entities in the same arbitration unless those persons are parties to a single transaction. Unless consented to in writing by all parties to the arbitration, an award in arbitration shall determine the rights and obligations of the named parties only, and only with respect to the claims in arbitration, and shall not (a) determine the rights, obligations, or interests of anyone other than a named party, or resolve any Claim of anyone other than a named party; nor (b) make an award for the benefit of, or against, anyone other than a named party.

If for any reason, a Dispute proceeds in court rather than arbitration, the Dispute shall be commenced or prosecuted in the state and federal courts located in Los Angeles County, California, and the Parties hereby consent to, and waive all defenses of lack of personal jurisdiction, and forum non conveniens with respect

to venue and jurisdiction in such state and federal courts. Application of the United Nations Convention on Contracts for the International Sale of Goods and the Uniform Computer Information Transaction Act (UCITA) are excluded from these Terms.

In no event shall any Dispute brought by either Party related in any way to the Site be commenced more than one (1) years after the cause of action arose. If this provision is found to be illegal or unenforceable, then neither Party will elect to arbitrate any Dispute falling within that portion of this provision found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

Restrictions. The Parties agree that any arbitration shall be limited to the Dispute between the Parties individually. To the full extent permitted by law, (a) no arbitration to be arbitrated on a class-action basis or to utilize class action procedures; and (c) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons.

Exceptions to Arbitration. The Parties agree that the following Disputes are not subject to the above provisions concerning binding arbitration: (a) any individual Disputes seeking to enforce or protect, or concerning the validity of, any of the intellectual property rights of a Party; (b) any individual Dispute related to, or arising from, allegations of theft, piracy, invasion of privacy, or unauthorized use; and (c) any individual claim for injunctive relief. If this provision is found to be illegal or unenforceable, then neither Party will elect to arbitrate any Dispute falling within that portion of this provision found to be illegal or unenforceable and such Dispute shall be decided by a court of competent jurisdiction within the courts listed for jurisdiction above, and the Parties agree to submit to the personal jurisdiction of that court.

20. **Corrections.** There may be information on the Site that contains typographical errors, inaccuracies, or omissions, including descriptions, pricing, availability, and various other information. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update the information on the Site at any time, without prior notice.
21. **Disclaimer.** THE SITE IS PROVIDED ON AN AS-IS AND AS-AVAILABLE BASIS. YOU AGREE THAT YOUR USE OF THE SITE AND OUR SERVICES WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SITE OFFERINGS AND YOUR USE THEREOF, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE MAKE NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE SITE'S CONTENT OR THE CONTENT OF ANY WEBSITES LINKED TO THE SITE AND WE WILL ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY (1) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT AND MATERIALS, (2) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF THE SITE, (3) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (4) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SITE, (5) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BE TRANSMITTED TO OR THROUGH THE SITE BY ANY THIRD PARTY, AND/OR (6) ANY ERRORS OR OMISSIONS IN ANY CONTENT AND MATERIALS OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE SITE. WE DO NOT WARRANT, ENDORSE, GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY A THIRD PARTY THROUGH THE SITE, ANY HYPERLINKED WEBSITE, OR

ANY WEBSITE OR MOBILE APPLICATION FEATURED IN ANY BANNER OR OTHER ADVERTISING, AND WE WILL NOT BE A PARTY TO OR IN ANY WAY BE RESPONSIBLE FOR MONITORING ANY TRANSACTION BETWEEN YOU AND ANY THIRD-PARTY PROVIDERS OF PRODUCTS OR SERVICES. AS WITH THE PURCHASE OF A PRODUCT OR SERVICE THROUGH ANY MEDIUM OR IN ANY ENVIRONMENT, YOU SHOULD USE YOUR BEST JUDGMENT AND EXERCISE CAUTION WHERE APPROPRIATE.

22. **Limitations of Liability.** IN NO EVENT WILL WE OR OUR DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES, INCLUDING LOST PROFIT, LOST REVENUE, LOSS OF DATA, OR OTHER DAMAGES ARISING FROM YOUR USE OF THE SITE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
23. **Indemnification.** You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, and all of our respective officers, agents, partners, and employees, from and against any loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out of: (1) use of the Site; (2) breach of these Terms; (3) any breach of your representations and warranties set forth in these Terms; (4) your violation of the rights of a third party, including but not limited to intellectual property rights; or (5) any overt harmful act toward any other user of the Site with whom you connected via the Site. Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.
24. **Electronic Communications, Transactions, and Signatures.** Visiting the Site, sending us emails, and completing online forms constitute electronic communications. You consent to receive electronic communications, and you agree that all agreements, notices, disclosures, and other communications we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communication be in writing. YOU HEREBY AGREE TO THE USE OF ELECTRONIC SIGNATURES, CONTRACTS, ORDERS, AND OTHER RECORDS, AND TO ELECTRONIC DELIVERY OF NOTICES, POLICIES, AND RECORDS OF TRANSACTIONS INITIATED OR COMPLETED BY US OR VIA THE SITE AND AS OTHERWISE SET FORTH IN THE EXTRA E-SIGN ACT DISCLOSURE AND CONSENT ("Extra's Electronic Communications Agreement"). You hereby waive any rights or requirements under any statutes, regulations, rules, ordinances, or other laws in any jurisdiction which require an original signature or delivery or retention of non-electronic records, or to payments or the granting of credits by any means other than electronic means. Please refer to Extra's Electronic Communications Agreement available at <https://extra.app/policies>.
25. **California Users and Residents Notice.** If any complaint with us is not satisfactorily resolved, you can contact the Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs in writing at 1625 North Market Blvd., Suite N 112, Sacramento, California 95834 or by telephone at (800) 952-5210 or (916) 445-1254.
26. **Miscellaneous.** These Terms and any policies or operating rules posted by us on the Site constitute the entire agreement and understanding between you and us. Our failure to exercise or enforce any right or provision of these Terms shall not operate as a waiver of such right or provision. These Terms operate to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We shall not be responsible or liable for any loss, damage, delay, or failure to act caused by any cause

beyond our reasonable control. If any provision or part of a provision of these Terms is determined to be unlawful, void, or unenforceable, that provision or part of the provision is deemed severable from these Terms and does not affect the validity and enforceability of any remaining provisions. There is no joint venture, partnership, employment or agency relationship created between you and us as a result of these Terms. You agree that these Terms will not be construed against us by virtue of having drafted them. You hereby waive any and all defenses you may have based on the electronic form of these Terms and the lack of signing by the parties hereto to execute these Terms.

27. **Contact Us.** In order to resolve a complaint regarding the Site or to receive further information regarding use of the Site, please contact us at:

The Aligned Company d/b/a Extra
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Los Angeles, CA 90012
Phone: (844) 932-3955
hey@extra.app