

Terms and Conditions of the Stash Cash Back Program

In order to participate in our card-linked offer rewards program (the “Stash Cash Back Program”) and receive rewards for qualifying purchases of goods and services, you must read, understand and agree to these Terms and Conditions and link at least one eligible debit or credit card.

Linking and Unlinking Your Card

By entering your payment card information, you agree to the following: you authorize your payment card network, including Visa, American Express, and Mastercard (each, a “Payment Card Network”) to monitor and share your transaction data made with your registered payment card at participating merchants with Stash Cash Management LLC and its affiliates (collectively, the “Company”) and its third-party service providers (including Empyr, Inc., or “Empyr”) as part of the Company’s card-linked offer rewards program (the “Stash Cash Back Program”). The Company will obtain, provide, and/or use your transaction data to calculate your points, redeem rewards, enable card-linked offer(s), target offers that may be of interest to you, and to facilitate the Stash Cash Back Program in accordance with these Terms and Conditions of the Stash Cash Back Program and the Company’s Privacy Policy. The Company may share your transaction data with participating merchants to determine if you are eligible to receive the offered reward.

You may opt-out of the Stash Cash Back Program at any time. If you would like to opt-out of the Stash Cash Back Program and unlink your cards, please contact us at support@stashinvest.com or follow the steps below:

1. Go to “My Cards”
2. Select the card you would like to unlink from the Stash Cash Back Program
3. Confirm you want to unlink the card
4. You must repeat this process for every card you wish to unlink.

Unlinking your card from the Stash Cash Back Program will not affect your enrollment in any other services offered by the Company for which you may have separately and independently enrolled your card.

Card Eligibility and Double Enrollment Restrictions

Not all Visa, MasterCard, and American Express cards are eligible to be linked in connection with the Stash Cash Back Program. Visa, MasterCard, and American Express Corporate cards, Visa, MasterCard, and American Express Purchasing cards, non-reloadable prepaid cards, government-administered prepaid cards (including EBT cards), healthcare (including Health Savings Account (HSA) or Flexible Spending Account (FSA)) or insurance prepaid cards, Visa Buxx, and Visa-, MasterCard-, and American Express-branded cards whose transactions are

not processed through the Visa U.S.A. payment system, MasterCard payment system, and/or American Express payment system are not eligible to participate.

Please note that we use Empyr as our third-party service provider to help us operate our Stash Cash Back Program. Your payment card may only be enrolled in one program operated by Empyr. If you have already enrolled a payment card with a separate program operated by Empyr, you will be unable to register that card in both the Stash Cash Back Program and the other Empyr-operated program. You may enroll another payment card in the Stash Cash Back Program or deactivate your card in the other Empyr-operated program.

Transaction Eligibility

Not all transactions with your registered Visa, MasterCard and/or American Express card are tracked by Visa, MasterCard and American Express, respectively.

You acknowledge that Visa, MasterCard, and American Express may be unable to monitor every transaction made with your enrolled Visa, MasterCard, or American Express card, including (i) PIN-based purchases, (ii) purchases you initiate through identification technology that substitutes for a PIN, (iii) payments made through other payment methods (such as a digital wallet or a third-party payment app, where you may choose your Visa, MasterCard, or American Express card as a funding source but you do not present your card directly to the merchant), (iv) payments of existing balances, balance transfers, or (v) transactions that are not processed or submitted through the Visa U.S.A., MasterCard, and/or American Express payment systems, and that these transactions are not eligible.

Fees

We currently do not charge you any additional fees for the Stash Cash Back Program except that, if you close your Stash Invest Account and Stash Banking Account (if applicable) prior to any cash back awards being due and paid to you, we or our agent will charge you any fee applicable as a result issuing you a paper check for such cash back awards. For the avoidance of doubt, you may be charged fees for other products or services offered by the Company to you. We reserve the right to charge you fees for the Stash Cash Back Program in the future. We will notify you before charging you any fees for the Stash Cash Back Program by notifying you electronically or by any other method permitted by applicable law. If you continue accessing or using the Stash Cash Back Program after such notice, you may be required to pay all applicable fees for the Stash Cash Back Program.

Debit Instructions

If you register a debit card, your transaction must be processed as a "credit" (i.e., signature)

transaction to make sure the transaction can be monitored. Do not use a PIN (i.e., a Personal Identification Number) when paying for your purchases with your enrolled card if you want the transaction to be eligible for rewards or offer completion.

Cash Back - Description, Eligibility, Timing

Cash back earned is limited to \$250 per transaction. Cash back will not appear or be reflected on your transaction receipt from the merchant at the time of purchase, and will instead be reflected as a periodic credit to your brokerage account at Apex Clearing Corporation (or another qualified custodian) (your “Stash Invest Account”) or, if permitted in the sole discretion of the Company, any demand deposit account you may have established through the Company (your “Stash Banking Account”). Subject to eligibility verification and settlement of a qualifying transaction, cash back will typically appear as a credit to your Stash Invest Account or Stash Banking Account approximately 20 calendar days after the end of the month in which the qualifying transaction was made, but may be subject to delays. If your Stash Invest Account or Stash Banking Account (if applicable) is closed before the time cash back otherwise would be credited to such account, such cash back will be credited to the bank account linked to the Stash Invest Account (if any), paid via paper check (net of any fee applicable to issuing you a paper check for such cash back awards) or may be payable by any other means determined by the Company and/or its third party service providers, in each case net of any fees directly resulting from paying you in such a manner.

Following the settlement of a qualifying transaction but prior to the credit of the cash back to your applicable account, the amount of your credit may be held in cash at a U.S. bank account established at a third-party U.S. depository institution for your benefit. By linking your card and identifying the account to which you would like any cash back to be credited, you are deemed to and hereby instruct the applicable U.S. depository institution to transfer any such cash back amount to the account identified by you. Specifically, if you identify your Stash Invest Account as the account you elect to have cash back credited, you instruct the third-party bank to hold any cash back in a bank account for your benefit and controlled exclusively by the bank and subsequently transfer any such funds from the bank to an allocation account of Stash Capital LLC, our affiliated registered broker dealer and introducing broker dealer for your Stash Invest Account, at Apex Clearing Corporation, a third-party SEC-registered broker-dealer and member of FINRA/SIPC, which serves as qualified custodian for the advisory assets of Stash Investments LLC, our affiliated registered investment adviser. Any such funds will be transferred from the allocation account to your Stash Invest Account. This authorization will remain in full force and effect until the termination of your participation in the Stash Cash Back Program or until you otherwise notify us at support@stashinvest.com. You will receive a notification when you earn cash back and periodic statements of cash back earned. In addition, you will be able to confirm that any funds have been received in your Stash Invest Account(s) per your ordinary course account statements provided in connection with the services you receive.

Without limiting any of the other conditions of these terms and conditions, if you return, chargeback, cancel, dispute, or otherwise request a refund for a qualifying purchase for which you have already received cash back, we may reduce the amount of cash back you may subsequently earn in future qualifying transactions by the amount you initially received for the transaction.

Without limiting any of the other conditions of these terms and conditions, if we reward cash back to you in error (e.g., we later determine that you did not comply with the terms and conditions of a qualifying purchase or if you chargeback a qualifying purchase), the Company reserves the right to remove the applicable cash back amount from your Stash Invest Account or Stash Banking Account, as applicable. You are responsible for making sure the cash back amount you receive is correct. If you believe that the amount you receive does not accurately reflect the cash back that you are eligible to receive, please contact us at support@stashinvest.com.

Taxes

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

Depending on applicable tax laws, your receipt of rewards may be subject to reporting to certain tax authorities. In accordance with such laws, we may be required to send to you and file certain forms with tax authorities, such as the IRS Form 1099-MISC (Miscellaneous Income), for any year in which rewards are issued to you. If we request information from you in order to complete a required tax form, and you fail to provide the requisite information, you will be prohibited from received cash back in your Stash Invest Account or Stash Banking Account until we receive the required information.

Disclaimers and Limitation of Liability

TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, STASH CASH MANAGEMENT LLC AND ITS AFFILIATES, LICENSORS AND THIRD PARTY SERVICE PROVIDERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) EXPRESSLY DISCLAIM ANY WARRANTIES, EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION WARRANTIES OF

MERCHANTABILITY, FITNESS FOR ANY PARTICULAR PURPOSE, AND NON-INFRINGEMENT. TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, THE SERVICES PROVIDED TO YOU UNDER THE STASH CASH BACK PROGRAM ARE PROVIDED ON AN "AS IS" BASIS. STASH CASH MANAGEMENT LLC AND ITS AFFILIATES, LICENSORS AND THIRD PARTY SERVICE PROVIDERS (**INCLUDING PAYMENT CARD NETWORKS** AND PAYMENT PROCESSORS) DO NOT WARRANT THE DATA, CONTENT, ANALYTICS, FEATURES, OR INFORMATION PROVIDED THROUGH THE STASH CASH BACK PROGRAM, INCLUDING WITHOUT LIMITATION, TRANSACTION DATA OR USER SUBMISSIONS OR OTHER DATA PROVIDED BY OTHER USERS, TO BE UNINTERRUPTED, ACCURATE, USEFUL, OR FREE OF ERRORS, VIRUSES, OR OTHER HARMFUL COMPONENTS.

UNDER NO CIRCUMSTANCES WILL STASH CASH MANAGEMENT LLC OR ITS AFFILIATES, THIRD PARTY PARTNERS, SERVICE PROVIDERS OR SUPPLIERS (**INCLUDING PAYMENT CARD NETWORKS** OR PAYMENT PROCESSORS) OR ANY OF ITS OR THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, CONTRACTORS OR AGENTS BE LIABLE FOR ANY SPECIAL, INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES ARISING OR RELATED TO THE STASH CASH BACK PROGRAM, EVEN IF ANY OF THE FOREGOING HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

IN NO EVENT WILL STASH CASH MANAGEMENT LLC OR ITS AFFILIATES', 'THIRD PARTY PARTNERS', SERVICE PROVIDERS' OR SUPPLIERS' (**INCLUDING PAYMENT CARD NETWORKS'** AND PAYMENT PROCESSORS') (OR ANY OF ITS OR THEIR RESPECTIVE EMPLOYEES', OFFICERS', DIRECTORS', CONTRACTORS' OR AGENTS') TOTAL LIABILITY TO YOU FOR ALL DAMAGES, LOSSES, AND CAUSES OF ACTION ARISING OUT OF OR RELATING TO THESE TERMS OR YOUR USE OF THE STASH CASH BACK PROGRAM (WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE), WARRANTY, OR OTHERWISE) EXCEED \$100.