

Terms and Conditions

TERMS AND CONDITIONS : When you select Paze® to check out with participating online merchants between June 15, 2026 and September 10, 2026 (the “Offer Period”) and spend \$10 or more in a single transaction that is approved (a “Qualifying Purchase”), as determined by the authorization date or the clearing date, depending on the payment network, Paze, on behalf of your participating financial institution, or the participating financial institution will apply a \$10 statement credit to the eligible credit or debit card account you select from your Paze wallet to complete the transaction (the “Offer”).

When you check out using Paze at an eligible merchant and for an eligible transaction, the Offer details will appear in your Paze wallet when you select your eligible credit or debit card. If the Offer details do not appear during Paze checkout or if Paze checkout does not appear as a method of payment, the transaction will not be eligible for the Offer. Eligibility for the Offer may be determined based on transaction type or how the merchant is classified by the applicable payment network. Transactions at merchants classified by the applicable payment network in certain categories may not be eligible for the Offer, including merchants categorized as gambling or betting services (e.g., casinos, lotteries, sportsbooks, and online gambling sites), drug stores and pharmacies (including pet pharmacies), financial services (e.g., cash disbursements, cryptocurrency, foreign currency, prepaid cards, leases, loans, money transfer, securities), adult/dating content/services, guns and ammunition, courts/government fines, political fundraising, medical services and healthcare providers (not including Quest Diagnostics), spa and massage services, specialty stores (e.g., beauty supplies—not including Sephora, collectibles, fireworks, frames, monuments, magic, maps, sunglasses, trophies), tele/direct marketing (e.g., classified ads, subscriptions, travel-related services—not including consumer initiated airline sales), and wholesale durable goods. Merchant categories can change at any time without notice, which may lead to additional exclusions from the Offer. Please review your agreement governing your underlying credit or debit

card with your participating financial institution to determine whether additional merchant restrictions apply.

If Paze and another method of payment are used to facilitate a single purchase, only the amount charged to the eligible card through Paze will be considered in determining whether the \$10 minimum transaction requirement is met. Purchases made directly with your credit or debit card without using Paze at checkout are not considered a Qualifying Purchase. You may earn up to ten (10) \$10 statement credits up to a total of \$100 in statement credits per eligible credit or debit card available in your Paze wallet during the Offer Period. In certain cases, a transaction initiated using Paze may not successfully complete due to integration or technical issues. Paze may not support transactions processed on the Discover Network for certain merchants, even if the merchant may otherwise accept Discover Network cards. Transactions that are declined, not completed, or otherwise fail to process are not Qualifying Purchases. Any debit card account selected in your Paze wallet must be open and active at the time of the Qualifying Purchase, and any credit card account selected in your Paze wallet must be open, active with charging privileges, in good standing, and not delinquent or in default at the time of the Qualifying Purchase, in each case, to be eligible to receive a statement credit. Statement credits will be applied to your eligible credit or debit card account and may take up to two statement cycles to appear. This Offer relies on transaction information from issuers, merchants, and payment networks. Paze is not responsible for delays or errors by these parties that affect eligibility or statement credit timing/application. If you do not receive a statement credit for an eligible Qualifying Purchase, please contact the financial institution that issued the credit or debit card used for the transaction. Participation in this offer is optional. If you choose not to participate, you may opt out of Paze at any time by visiting paze.com/optout and following the instructions provided. Opting out of Paze will remove your credit and debit cards from your Paze wallet and you will no longer be able to use Paze to make transactions with participating merchants. The value of this reward may constitute taxable income to you. You are solely responsible for any federal, state, or local taxes associated with the reward. The value of the reward may be reported to tax authorities as required by law. Please consult your tax advisor. This offer is non-transferable and may not be reproduced, purchased,

sold, or traded. If Paze, a participating financial institution, or participating merchant determines, in their sole discretion, that you have engaged in or attempted fraud, abuse, misuse, or gaming related to this Offer, you may be deemed ineligible for the Offer, and your participating financial institution may reverse or remove previously issued statement credits or temporarily prohibit you from earning statement credits. Statement credits are not payments and do not replace required payments on your account. Please refer to your account agreement or contact your participating financial institution for details. Paze and your card network will access and monitor information about your Paze wallet transaction, including your card information, to provide the Offer.

Paze reserves the right to modify, suspend, or terminate this Offer at any time, subject to applicable law. Any modification or termination will apply prospectively only.

For additional information about the Paze service, please review the Paze Service Agreement and the Paze Privacy Notice.