

Bella Loves Me BELLA Surprise Rewards Program

Terms and Conditions

These Terms and Conditions give you detailed information about how our Surprise Cashback Rewards Program works. This is a separate and independent agreement from the Bella Loves Me LLC VISA Debit Card (“Debit Card”) Consumer Cardholder Agreement (“Agreement”); however, it is subject to the Arbitration provision in that Agreement, which is incorporated herein. When you use your Debit Card, it means you accept these Terms and Conditions.

Enrollment and Eligibility. You must have an open and active deposit account with nbkc bank (“Account”) linked to your Debit Card to be eligible for the Surprise Cashback Rewards Program. We will automatically enroll you in the Surprise Cashback Rewards Program once your virtual or physical Debit Card is issued and activated in the Bella app. Once enrolled, you are eligible to earn cash back on purchases made with your Debit Card subject to these Terms and Conditions.

Receiving Surprise Cash Back. The Surprise Cashback Rewards Program allows Bella to surprise its users with cash back when they use their Debit Card and the transaction is approved. Cash back amounts are determined on a random basis, and executed on random transaction types, purchase amounts and times of day (among other things). You are eligible to receive between 5% to 200% cash back on Debit Card purchases, subject to a per transaction cap of \$2,000 and a daily cap of one cash back reward per day.

Notice and Availability. If you receive cash back on your purchase, you will be notified via an account alert in the Bella app (if enabled) and text message (if enabled). The cash back amount will be reflected as a transaction entry posted to your Account and appear on Account statements and in Account information available through the Bella app. Any cash back amount you receive will be directly deposited in your Account within 24 hours.

Transaction Eligibility. You will not receive cash back on cash advances, balance transfers, any cash you receive in connection with a purchase at the point of sale, illegal transactions and certain transactions types involving adult services, court and jail costs and fines, lotteries, gaming and certain drugs and weapons (among other things). We reserve the right, in our sole discretion, to exclude categories of transactions from eligibility in the Surprise Cashback Rewards Program without prior notice to you.

Termination of Participation. In the event that you, as determined by us in our sole discretion, (1) misuse, abuse or game the Surprise Cashback Rewards Program; or (2) otherwise violate these Terms and Conditions, you will become ineligible to participate in the Surprise Cashback Rewards Program and will not receive cash back on Debit Card purchases until further notice from us.

Tax Considerations. The cash you receive may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects

the value of any cash amount you receive. Please consult your tax adviser for advice on potential tax implications.

Changes to Terms and Conditions. We may amend these Terms and Conditions at any time without prior notice to you. For example, we could change the algorithm that selects surprise cashback, impose different caps on cash back amounts, or limit the types of transactions that are eligible for inclusion in the Surprise Cashback Rewards Program. You are responsible for reading these Terms and Conditions in order to understand your rights and responsibilities under the Surprise Cashback Rewards Program.

Termination of Surprise Cashback Rewards Program. We reserve the right to terminate the Surprise Cashback Rewards Program at any time without prior notice.

Launch Date: August 31, 2020

Last Updated: January 27, 2021