This Accountholder Agreement ("Agreement") sets forth the terms and conditions under which a Mastercard Gift Virtual Account ("Account") has been issued to you by MetaBank®. By accepting and using this Account, activating the Account, or authorizing any person to use the Account, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement "You" and "your" mean the person or persons who have received the Account and are authorized to use the Account. "We," "us," and "our" mean collectively, MetaBank, a federally-chartered savings bank, member FDIC, and its divisions or assignees, and also includes, unless otherwise indicated, our Program Manager. "Program Manager" refers to Blackhawk Network, who performs certain services related to your Account on MetaBank's behalf. "Corporate Sponsor" means the company who has directly or indirectly established this Account for the purpose of disbursing funds to you. The Account may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference. This Agreement applies to both the purchaser and any other user of the Account. It is the purchaser's obligation to provide these terms and conditions to any user; however, new terms and conditions may be provided, or any other questions or concerns answered, by contacting Customer Service.

1. ABOUT YOUR ACCOUNT
Your Account is a prepaid Account loaded by the Corporate Sponsor, redeemable to buy goods and services anywhere Mastercard debit Accounts are accepted online in the United States. No additional funds may be added to this Account. The Account is NOT a credit card account. The Account is not a checking account or connected in any way to any account other than a stored value account where your funds are held. If you have registered your Account, the funds will be insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable limitations and restrictions of such insurance. You may register your Account by logging into www.myprepaidcenter.com.

2. USING YOUR ACCOUNT
   a. Accessing Funds and Limitations
You may use your Account to obtain goods or services wherever Mastercard debit accounts are honored online in the US. The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to your Account. Each time you use your Account, you authorize us to reduce the value available on your Account by the amount of the transaction. Your Account cannot be: (1) redeemed for its cash value; (2) used to obtain cash in any transaction; (3) used for illegal transactions; (4) used to make foreign transactions; or (5) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc. For security reasons, we may limit the amount or number of transactions you can make on your Account. We may refuse to process any transaction that we believe may violate the terms of this Agreement. YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON YOUR ACCOUNT. If you attempt to use the Account when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on your Account occurs due to

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**Fees and Expiration**

| Inactivity Fee: $5.95. Subject to applicable law, beginning the 13th consecutive month after there has been no activity on your Account, a monthly inactivity fee will be assessed to your Account as long as there are funds remaining and no activity occurs. Such fees may diminish the Account balance before the expiration date associated with the Account. You may avoid this fee by using your Account at least once every twelve months. |
| Replacement Account at Expiration: There is no additional cost to obtain a replacement Account due to expiration. |
| Convert to Plastic Fee: $3.00 |
to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. If you do not have enough funds available on your Account, you may be able to instruct the merchant to perform a “split transaction” to charge part of the purchase to the Account and pay the remaining amount with another form of payment. Your Account is valid in the U.S. only. It cannot be used at merchants outside of the United States, including internet and mail/telephone order merchants outside of the United States.

b. Obtaining Account Balance Information
You may obtain information about the amount of money you have remaining on your Account at no charge by contacting Customer Service. This information, along with a history of Account transactions, is also available online by visiting our Website. It may also be possible to request a written copy of Account transactions by contacting Customer Service.

c. Authorization Holds
You do not have the right to stop payment on any purchase transaction originated by use of your Account. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Account may be “preauthorized” for an amount greater than the transaction amount to cover gratuity or incidental expenses. Any preauthorization amount will place a “hold” on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. During this time, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

d. Returns and Refunds
If you are entitled to a refund for any reason for goods or services obtained with your Account, the return and refund will be handled by the merchant. If the merchant credits your Account, the credit may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

e. Receipts
You may wish to retain receipts as a record of transactions. You may need a receipt in order to verify a transaction with us or the merchant.

3. REPLACEMENT ACCOUNT
If you need to replace your Account for any reason, please contact Customer Service. See the table above for applicable fees. Please note that your Account has an expiration date associated with it. You may not use the Account after the expiration date. However, even if the expiration date has passed, the available funds on your Account do not expire. You will not be charged a fee for replacement accounts that we send due to expiration of the Account.

4. COMMUNICATIONS
You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

5. UNAUTHORIZED TRANSACTIONS
a. Contact Customer Service Immediately
If you believe your Account information has been lost or stolen or an unauthorized transaction has been made using the information from your Account without your permission, contact Customer Service IMMEDIATELY. We will ask for the Account number and other identifying details. **We may not be able to assist you if you do not have the Account number.** We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. A reissued Account may take up to 30 days to process.

b. Zero Liability
Under Mastercard’s Zero Liability Policy, your liability for unauthorized transactions on your Mastercard-branded Card is $0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercised reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This policy limiting your liability does not apply to debit transactions not processed by Mastercard, certain commercial transactions, or unregistered cards.

6. NO WARRANTIES AND LIMITATION OF LIABILITY
We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with an Account. Further, we will not be liable: (1) If, through no fault of ours, you do not have enough funds available on your Account to complete the transaction; (2) If a merchant refuses to accept your Account; (3) If an electronic terminal where you are making a transaction does not operate properly; (4) If access to your Account has been blocked after you reported your Account lost or stolen; (5) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction; or (6) For any other exception stated in our Agreement with you.

7. LEGAL NOTICES
a. English Language Controls
Translations of this Agreement that may have been provided are for your convenience only and may not accurately
reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

b. Assignability
You may not assign or transfer your Account or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in your Account.

c. Other Terms
You will be notified of any change to this Agreement in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not at all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota except to the extent governed by federal law. Should your Account have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

8. PRIVACY
We may provide information to our employees, auditors, affiliates, service providers, or attorneys as needed, or to any third party if you give us your written permission. We may also collect: (1) Information about purchases made with the Account, such as date of purchase, amount and place of purchase; (2) Information you provide to us when you register an Account, or for replacement Accounts, or when you contact us with customer service issues, such as name, address, phone number. We may also disclose information about your Account or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of your Account for a third party, such as merchant; (3) provide customer services; (4) process claims for lost or stolen Accounts; (5) help protect against fraud and to conduct research and analysis; or (6) comply with government agency or court orders, or other legal reporting requirements.

9. JURY TRIAL WAIVER AND ARBITRATION
a. Jury Trial Waiver: To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

b. Arbitration Clause: You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Account. You must send the opt out notice in writing to MetaBank, Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 (“Notice Address”). This Arbitration Clause governs any dispute arising under this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the arbitration administrator, as chosen by us. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing. You must send your notice to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Account is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.

Prepaid card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated.

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