

**Imprint Rewards Program Terms and Conditions for the  
H-E-B Visa Signature® Credit Card and the Central Market Visa Signature® Credit Card**

These Imprint Rewards Program Terms and Conditions (“**Terms**”) describe the terms and conditions of the Imprint Rewards Program applicable to the H-E-B Visa Signature Credit Card or Central Market Visa Signature Credit Card (“**Program Card**”). These Terms supplement the H-E-B Visa Signature Credit Card and the Central Market Visa Signature Credit Card Cardholder Agreement (“**Cardholder Agreement**”) that governs your Program Card. Reference to “H-E-B” in these Terms includes Central Market, a member of the H-E-B family of stores. Please refer to the Cardholder Agreement for capitalized terms not defined in these Terms, and for further details on using your Program Card.

The Imprint Rewards Program allows you to earn the rewards described in these Terms when you make purchases with your Program Card, and to redeem those rewards as a statement credit on future purchases or by withdrawing them to your bank account or via check. By applying for a Program Card, you agree to these Terms.

**Earning Rewards on Eligible Purchases**

Under the Imprint Rewards Program, you can earn cashback rewards (“**Rewards**”) based on a percentage of the purchase amount for eligible Transactions charged to your Program Card. Note that Rewards earned on the H-E-B Visa Signature Credit Card may not be combined with Rewards earned on the Central Market Visa Signature Credit Card; similarly, Rewards earned on the Central Market Visa Signature Credit Card may not be combined with Rewards earned on the H-E-B Visa Signature Credit Card.

We calculate your Rewards by (1) taking the amount associated with an eligible Transaction, (2) multiplying that amount by the applicable earning rate(s), and (3) rounding the total down to the nearest whole cent.

In order to earn Rewards, you must use your Program Card as described in these Terms. You will not earn Rewards under these Terms if you use a card other than your Program Card to make purchases at H-E-B Sites (as defined below) or any other merchant.

Rewards are earned based on a single or combination of reward earning rate(s) associated with an eligible Transaction made at certain merchants, on certain products purchased at H-E-B or Central Market stores, their websites (heb.com and centralmarket.com), or the “My H-E-B” app or the “Central Market by H-E-B” app (collectively, “H-E-B Sites”), or in a certain merchant category, as described on the Program Card Rewards Details page within the Imprint app.

The Rewards earning rates are:

- 5% cash back on eligible H-E-B brand products at H-E-B Sites. The list of eligible H-E-B brand products can be found at heb.com/credit and centralmarket.com/credit (collectively, the “Program Website”)
- 5% cash back on Favor delivery Transactions

- 1.5% cash back on all other Transactions. This includes the portion of Transactions at H-E-B Sites that are not on H-E-B brand products, as well as Transactions at all other merchants.

For any Reward based on certain products at H-E-B Sites, the amounts eligible for each earning rate will be determined by H-E-B or Imprint. The 5% Reward rate available on purchases of H-E-B brand products purchased at H-E-B Sites is based on the pre-tax amount of the H-E-B brand products purchased, excluding certain purchase categories such as pharmacy prescriptions, gift cards, restaurants, fuel, and car washes. H-E-B may also exclude certain types of purchases from this rate, such as purchases made on other H-E-B or Central Market apps (like the H-E-B Go app) or H-E-B Go kiosks, or purchases at mobile point-of-sale systems deployed in-store. H-E-B and Imprint reserve the right to modify the eligibility requirements for the 5% Reward rate at our or H-E-B's sole discretion.

For any Reward linked to a merchant category, merchants are identified by a merchant category code ("**MCC**") assigned to them by the card networks, based on what they primarily sell. We determine a Transaction's Reward eligibility based on the MCC associated with the Transaction. We do not control, and are not responsible for, what MCC gets associated with any Transaction. As a result, you may not earn a Reward if we receive inaccurate information from the merchant or card network, including an incorrect MCC, or are otherwise unable to identify the Transaction as eligible for a particular Reward percentage based on its associated MCC. For example, you may not earn a Reward from a particular merchant if (1) the merchant uses a third-party to sell its products or services and that third-party uses an MCC that is different from the merchant's own MCC; (2) the merchant uses a third-party to process or submit your Transaction (such as a mobile or wireless card reader) that assigns a different MCC to the Transaction; or (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the Transaction.

We may from time to time offer temporary promotional additional rewards earning rates that apply to Purchases at certain merchants or merchant categories, but these rates will never be lower than 1.5% cash back. We may communicate the terms of these promotional earning rates to you via the Imprint App, Program Website, email, or SMS.

We will typically credit your Pending Rewards balance to reflect your new Rewards within one day of completing the Transaction. Your Pending Rewards balance amount will become **Available Rewards** and eligible for redemption after your Statement Closing Date, which can be up to 31 days after the Transaction. See **Redeeming Rewards** for further information.

### **Promotional Rewards**

We or H-E-B may, from time to time, make promotional offers allowing you to earn Rewards using your Program Card, as further described in the Imprint app or other communications to you. The receipt and redemption of such promotional offers are subject to these Terms, except as otherwise expressly stated in the Imprint app or other communications.

### **Ineligible Transactions**

You will not earn a Reward for any of the following Transactions: balance transfers, Transactions made with checks that access your Card Account, and cash advances, including to obtain cash equivalents, such as traveler's checks, foreign currency, money orders, lottery tickets and gaming chips (and similar betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, and person-to-person payments.

### **Limitations upon Default**

In addition to these ineligible Transactions, you will not earn nor be able to redeem previously earned Rewards so long as any of the following apply to your Program Card account (each a "Default").

- Your Account is delinquent or otherwise not in good standing
- We suspect that you are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Account or the Imprint Rewards Program
- You have violated any provision of these Terms or the Imprint Cardholder Agreement

### **Adjustments and Corrections**

The Rewards you earn for an eligible Transaction may be subject to adjustment, if, among other reasons:

- The Transaction is refunded (in whole or in part) by a merchant due to a return or other reason, or the merchant has agreed to adjust the price you paid. Note that refunds posted to your Card Account (whether or not the refund corresponds to a purchase made on a Program Card or another card) are treated as a credit Transaction (*i.e.*, one that posts a credit to your Card Account), and will result in a negative adjustment to your Rewards balance subject to the same applicable earning rates as purchase Transactions;
- The Transaction is reversed due to a chargeback, whether for fraud or other reason;
- The Rewards were calculated based on the pre-authorized Transaction amount, but the final Transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or gas with your Program Card, and the hotel or gas merchant pre-authorizes your Program Card for a larger amount to make sure you can cover the full expense. This hold will typically be released as soon as you're charged for the actual Transaction amount (which may be less, but can be more) or the hold is removed by the merchant; or
- A calculation error or other mistake by us or H-E-B in crediting you with Rewards.

An adjustment can occur any time after the related Transaction, depending on a merchant's return or refund policy, the time in which you may initiate a chargeback, and other reasons.

Because you are able to redeem Rewards after your Statement closes, and those Rewards may be subject to a subsequent adjustment or correction, you may end up with a negative Rewards balance. If you have a negative Rewards balance, you authorize Imprint, at Imprint's discretion,

to charge your Card Account a Rewards Over-redemption Fee (“**Rewards Over-redemption Fee**”) equal to the dollar amount necessary to bring your Rewards balance to zero based upon the lowest current redemption rate for a Reward transaction. The charge will be reflected on your next billing statement and will be due in full as part of your Card Account Balance.

### **Redeeming Rewards**

You may only redeem Rewards that you earned using your Program Card by choosing one of the redemption options presented in the Imprint App for your Program Card. You may redeem Rewards on transactions through any combination of: 1) applying Rewards to your current statement balance, 2) transferring Rewards electronically to your linked bank account, or 3) withdrawing Rewards via a check that Imprint will mail to you at your account mailing address. Each of these redemption methods may be subject to minimum amounts or frequency limitations, as described in the Imprint App. Your redeemed Rewards will be converted to dollars at 1:1 rate.

### **Expiration of Rewards and Other Restrictions**

Rewards do not expire unless we terminate the Imprint Rewards Program or if you or we close your Program Card account. If we terminate the Imprint Rewards Program, or if we cancel your Program Card or close your Card Account for any reason (other than for an “event of default” as described above and in your Cardholder Agreement), we will notify you and you’ll have 30 days to redeem your remaining Rewards before canceling the Imprint Rewards Program, canceling your Program Card or closing your Card Account. After the 30-day period ends, any remaining Rewards will expire.

If you cancel your Program Card or close your Card Account for any reason, or we cancel your Program Card or close your Card Account due to an event of default, your Rewards will immediately expire.

You may not assign, transfer or pledge your Rewards. You have no property rights or other legal interest in your Rewards.

### **Errors and Disputes**

If you believe an error has occurred and you are eligible for Rewards that you haven’t received or you were given an incorrect Rewards amount, please contact us by email at [support@imprint.co](mailto:support@imprint.co), or by phone at (888) 290-2383 for the H-E-B Visa Signature Credit Card and (888) 818-8104 for the Central Market Visa Signature Credit Card. We may ask you to submit documentation related to the Transaction associated with the Reward in order to service your request.

### **Changes to the Program**

We reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Imprint Rewards Program, including by eliminating or altering any Rewards earning rates percentages, eligible Transaction categories, redemption options, and any other aspect of the Imprint Rewards Program or these Terms. If any of the following changes are

made, we will give you 30 days' notice: increasing program fees, decreasing the rate at which you earn points, limiting the maximum number of points you can earn, or canceling the program. This notice will be in writing, and, at our option, may be delivered via email, SMS, Imprint app notification, or via the program website. For any other changes, we will notify you by such means as we deem appropriate, which may include posting an updated version of these Terms to the Imprint app, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

*Effective March 15, 2023*