

CASHBACK REWARDS DISCLOSURE

B9 CASHBACK PROGRAM RULES

Cashback Reward Amounts and Criteria

The amount of cashback that a B9 member receives each month is dependent on the member's aggregate spending each month at cashback eligible merchants.

The cashback a member receives may vary from month to month and year to year.

Members will be given an opportunity to select up to 4 merchant categories when

they sign-up for cashback so long as the member satisfies the minimum monthly aggregate spending requirements of \$200 with the selected MCCs.

Cashback Amount	Criteria
0.4% to 5.0%	Depends on the merchant category codes selected

How and When Will I Receive My Cashback Rewards

The member's cashback rewards will be automatically deposited into their B9 subaccount. The funds will need to be transferred to the member's primary account where they can be used for any purchase or can be electronically transferred to a different account external to B9.

Monthly cashback amount will be credited to the B9 member's account once the member has satisfied the monthly threshold requirement. Cashback rewards will then be deposited daily until the new billing cycle begins.

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B9 CASHBACK PROGRAM RULES - CONTINUED

Purchase Criteria for Cashback Aggregate Contribution

A purchase's eligibility for contributing to the member's monthly aggregate cashback determination, in accordance with industry practices, is dependent on the Merchant Category Code ("MCC") assignment which is based on the merchant's line of business, or the types of products and/or services the merchant primarily sells or provides.

B9 and its partners does not assign MCCs to merchants and is therefore not responsible for inaccurate or outdated MCC assignments.

It is Possible that a B9 member will make a purchase for goods or services that appears to satisfy the cashback rewards

contribution requirements but ultimately fail to contribute to the monthly aggregate cashback determination amount if the merchant does not have an appropriately assigned MCC.

Cashback rewards will not be awarded for certain cash transactions like

- Cash withdrawals;
- Cash Advances; and
- Balance Transfers

All cashback rewards not yet awarded to the member are forfeited if the member closes their account prior to the disbursement.

The list of eligible MCCs for cashback can be found in the appendix.

Limitations on Cashback Amounts

The maximum cashback amount per month, per B9 member is \$100.

These limits may vary month to month.

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FAQs

Will I receive cashback rewards for charitable donations, gift card purchases and deposits into crypto wallets?

- Unlikely as these will most likely be conducted as cash transactions and will therefore not be considered a purchase as required to be eligible for cashback rewards.

I report fraud on my account or my card as lost/stolen, will I be able to keep the cashback rewards that are attributed to the fraudulent activity?

- No, as part of our commitment to the security of our members, B9 will not hold you liable for any fraudulent purchases made on your account without your permission and will therefore void and cashback rewards attributed to fraudulent activity.
- Cashback rewards attributed to legitimate activity will not be impacted by the fraud on the member's account.

What happens to my cashback rewards if I return a purchase?

- In the event a purchase is returned, voided or cancelled **prior** to the cashback being awarded to the member, the cashback rewards attributed to the returned, voided or cancelled purchase will be voided and not deposited into the member's account.
- In the event a purchase is returned, voided or cancelled **after** the cashback is awarded to the member, the cashback rewards attributed to the returned, voided or cancelled purchase will negate an equal amount of cashback rewards to be awarded to the member in subsequent months until the balance of the returned, voided or cancelled purchase cashback rewards is satisfied.

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Definitions

Merchant Category Codes (“MCCs”) - are four-digit numbers that a credit card issuer uses to categorize the transactions consumers complete using a particular card. Payment brands use merchant category codes to classify merchants and businesses by the type of goods or services provided in order to track and restrict transactions.

Cashback - denoting a form of incentive offered to buyers of certain products whereby they receive a cash refund after making their purchase.

Cashback transaction amount - card transaction with specific MCCs.

Cashback fee - percent from cashback transaction amount which could earn customers cashback.

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Eligible MCCs

Category	Additional info	MCC Codes
Entertainment	Video Game Arcades, Bowling alleys, Sporting events, Arcades, Live events, Aquariums	7911, 7922, 7929, 7932, 7933, 7941, 7991, 7992, 7993, 7994, 7996, 7997, 7998, 7999, 8664
Restaurants	Bars, Restaurants, Nightclubs	5811, 5812, 5813
Supermarket/Online Stores	Wholesale clubs, Grocery stores, Supermarkets, Liquor stores	5297, 5298, 5300, 5411, 5412, 5422, 5441, 5451, 5462, 5499, 5715, 5921
Fast Food Restaurants	McDonald's, Wendys, Taco Bell, etc.	5814
Gas Station	Service Stations like 7-Eleven, Exxon Mobil, etc.	5172, 5541, 5542, 5983
Rideshare/Taxi	Cabs, Limousines, Lyft, Uber, etc.	4121
Book Stores	Stationery, Office Supplies, Books, Newstands	2741, 5111, 5192, 5942, 5994
Beauty	Cosmetics, Barber or Beauty Shops, Massage parlors, Spas	5977, 7230, 7298
Travel	Travel agencies & tour operators, charters, tours & travel packages	4722
Movie	Movie theaters, Video rental	7829, 7832, 7841
Pharmacy	Drug Stores and Pharmacies	5292, 5295