Rewards and Benefits Terms and Conditions

DingoBlu Financial

The DingoBlu Rewards and Benefits Program (the "Program") is a promotional incentive program offered by MVB Bank, Inc. ("Bank," "Issuer," "we" or "us") to individuals who hold an eligible Bank checking account and to which Bank has issued an Eligible Card ("you" or "Account Holder"). By participating in Program, you are agreeing to be bound by these Terms and Conditions. These Terms and Conditions govern your participation in the Program, including the earning and redemption of cash back rewards and other rewards, benefits, and services associated with your Eligible Card and linked checking account described in these Terms and Conditions.

1. Eligible Cards and Accounts
An "Eligible Card" is a Bank-issued Visa debit card that Bank designates as eligible to participate in the Program. Your Eligible Card must be linked to an eligible Bank checking account ("Eligible Account") that is in Good Standing in order to participate in the Program.

Your Eligible Account will be in "Good Standing" if the account (1) is open and in an active status, (2) is not in default under the terms of your Deposit Account Agreement, and (3) has not been suspended, restricted, or closed by Bank. An Eligible Card linked to an account that is not in Good Standing cannot earn Program rewards even if we made a Program offer to you related to that account.

We reserve the right to determine in our sole discretion whether a particular account or account holder is eligible to participate in the Program.

2. Checking Account Types
Program rewards, benefits, and services may vary based on the type of Bank checking account to which your Eligible Card is linked. Bank currently offers three checking account types, each with different reward earning rates, benefits, and features:

- AdvantageBlu
- PremierBlu
- SignatureBlu

Not all rewards, benefits, or services described in these Terms and Conditions are available to all checking account types. The specific rewards, earning rates, and benefits available for each account type are described in the applicable sections below. Account fees, interest rates, minimum balance requirements, and other account terms are set forth in your Deposit Account Agreement and are not governed by these Terms and Conditions.

3. Participation
You are automatically enrolled in the Program when your Eligible Card is issued and linked to an Eligible Account. Some offers and benefits are automatically activated for eligible Account Holders. Other offers and benefits must be activated by the eligible Account Holder through [ONLINE BANKING PLATFORM] or through [MOBILE APP]. There is no separate cost to participate in the Program, but see your Deposit Account Agreement for a list of fees applicable to your Eligible Account.

4. Earning Cash Back Rewards
When you make qualifying purchases with your Eligible Card, you may earn cash back rewards on certain categories of purchases based on the type of Bank checking account to which your Eligible Card is linked, as detailed below. Not all checking account types earn cash back in every category. Earnings will apply to net purchases (purchases minus any credits or returns) only. Cash back rewards may be subject to the monthly caps specified below; once an applicable monthly cap is reached, no additional cash back will be earned in that category for the remainder of the calendar month. No cash back rewards may be earned for spending categories other than those listed in the tables below.

5. Merchant Classification and Identification
Bank relies on merchant category codes ("MCCs"), merchant identifiers, and other merchant and transaction data transmitted by payment networks and payment processors to determine whether a purchase transaction made with your Eligible Card qualifies for Program cash back rewards and which earning rate applies. These codes and identifiers are assigned to merchants by payment networks and processors based on the types of goods and services they sell, and Bank does not assign, control, or verify their accuracy. When you purchase directly from a merchant, whether online or in-store, the transaction data is more likely to accurately reflect the type of purchase you made. Transactions made through third-party platforms, payment facilitators, aggregators, or intermediaries may be classified based on the platform or intermediary rather than the underlying merchant or product category. Bank is not responsible for transactions that are not classified in the category you expect due to the merchant data received from payment networks or processors, and Bank has no obligation to override or correct any such classification.

Food Delivery (DoorDash and Uber Eats)

Checking Account Type	Cash Back Rate	Monthly Cap
AdvantageBlu	Not eligible	N/A
PremierBlu	5% cash back	Up to $8 per month
SignatureBlu	10% cash back	Up to $10 per month

Cash back rewards in the Food Delivery category apply only to purchases made directly through DoorDash or Uber Eats platforms. Orders placed through third-party aggregators or other delivery services are not eligible. Qualifying purchases are for individual transactions of $100 or less, including taxes, tip & fee's. Transactions above $100 do not qualify and therefore will not earn cashback.

Fuel (Pay at Pump Only)

Checking Account Type	Cash Back Rate	Monthly Cap
AdvantageBlu	Not eligible	N/A
PremierBlu	Not eligible	N/A
SignatureBlu	5% cash back	Up to $25 per month

Cash back rewards in the Fuel category apply only to transactions categorized as pay-at-pump transactions at fuel stations. Transactions processed inside the fuel station (e.g., at the register) or at non-fuel merchants are not eligible, even if the merchant is located at a fuel station.

6. Flash Sale Offers
From time to time, Bank may make limited-time promotional cash back offers available to eligible Account Holders ("Flash Sale Offers"). Flash Sale Offers may provide enhanced or additional cash back earning opportunities on qualifying purchases made with your Eligible Card at participating merchants during a specified promotional period.

Flash Sale Offers may be automatically activated for eligible Account Holders or may require activation through [ONLINE BANKING PLATFORM] or [MOBILE APP]. The specific terms of each Flash Sale Offer, including eligible merchants, earning rates, promotional periods, spending thresholds, and any caps or restrictions, will be disclosed to you at the time the Flash Sale Offer is made available.

Cash back rewards earned through Flash Sale Offers are subject to the same general terms applicable to all cash back rewards under these Terms and Conditions, including the provisions regarding qualifying purchases, posting, crediting, returns, reversals, chargebacks, and forfeiture set forth in Section 8 below.

Bank reserves the right to add, modify, suspend, or discontinue any Flash Sale Offer at any time, with or without notice to you.

7. General Terms Applicable to All Cash Back Rewards
The following terms apply to all cash back rewards earned under the Program, including standard category-based cash back, Flash Sale Offers, and any other promotional cash back offers we may make available to you:

(a) Qualifying Purchases. Only qualifying purchases made with an Eligible Card can earn cash back rewards. A "Qualifying Purchase" is a purchase made with an Eligible Card that meets the terms of the applicable earning category or offer at a participating merchant. If you make a Qualifying Purchase in part with your Eligible Card and in part with another form of payment, you must meet the terms of the applicable offer for the portion of the purchase made with your Eligible Card. You will only earn cash back rewards on the portion of the purchase made with your Eligible Card.

(b) Net Purchases. Cash back rewards are calculated based on net purchases only. Net purchases means the total amount of qualifying purchases minus any credits, returns, or reversals.

(c) Posting and Crediting of Cash Back. Cash back rewards will be credited as a statement credit to your linked Eligible Account in the following manner:

- Food Delivery: By the end of the month following the month in which your qualifying card transaction posted to your account.
- Fuel: By the end of the month following the month in which your qualifying card transaction posted to your account.
- Flash Sale Offers: Generally by the end of the month following the month in which you make your qualifying purchase. However, the Bank relies on third-party service providers to transmit transaction data, and in some cases, cash back rewards from Flash Sale Offers may take eight (8) to twelve (12) weeks to post to your account.

(d) Returns, Reversals, and Chargebacks. If a qualifying purchase on which cash back rewards were earned is subsequently returned, reversed, or subject to a chargeback, the cash back rewards previously earned on that transaction will be reduced or reversed accordingly. If the cash back has already been credited to your Eligible Account, the corresponding amount will be debited from your Eligible Account. Bank reserves the right to withhold the crediting of cash back rewards on any transaction that is subject to a pending dispute, return, or chargeback until the matter is resolved.

(e) Fraud and Abuse. If Bank determines, in its sole discretion, that you have engaged in abuse, misuse, or fraud in connection with earning cash back rewards, or have attempted to do so, Bank may take any action it deems appropriate, including: (i) revoking any cash back rewards; (ii) suspending your ability to earn cash back rewards; (iii) terminating your participation in the Program; and/or (iv) closing your Eligible Account. Without limiting the foregoing, abuse or misuse of the Program includes making purchases that are not primarily for your own personal, non-commercial benefit, including purchases made on behalf of or intended to benefit a third party, purchases made for commercial, business, or resale purposes, or purchases made primarily for the purpose of earning cash back rewards rather than to acquire goods or services for your own personal, family or household use.

(f) Monthly Caps. Where a monthly cap applies, the cap resets on the first calendar day of each month. Unused cap amounts do not roll over to subsequent months.

(g) Changes. Bank reserves the right to add, modify, or discontinue cash back reward categories, earning rates, monthly caps, and eligible merchants at any time, with or without notice to you, subject to applicable law.

8. Lost, Stolen or Damaged Cards
You will not lose your Program rewards if the Eligible Card used to earn the rewards is lost, stolen, or damaged and we provide a replacement Eligible Card, even if such replacement card has a different card number. Refer to your Deposit Account Agreement for what to do if your Card is lost or stolen.

9. Additional Benefits - Digital Account Services
The following digital account services may be available to eligible Account Holders based on the type of Bank checking account to which your Eligible Card is linked. These services are provided by third-party service providers and are subject to separate terms and conditions that will be disclosed to you at the time of enrollment. Enrollment is required to access these services. Bank is not the provider of these services.

(a) Credit Score Monitoring. View your credit score and receive credit report insights. Available to: AdvantageBlu, PremierBlu, and SignatureBlu account holders.

(b) Identity Theft Protection. Monitoring, alerts, and insurance coverage for identity theft. Available to: PremierBlu and SignatureBlu account holders only.

10. Additional Benefits - Visa Card Benefits
A suite of Visa card benefits may be available to eligible Account Holders based on the type of Bank checking account to which your Eligible Card is linked. These benefits are provided by Visa and are underwritten by Indemnity Insurance Company of North America or other applicable providers. Bank is not the provider of these benefits and is not responsible for their administration or claims. See our [BENEFITS GUIDE at URL] for more details.

11. Deposit Account Agreement
Your Eligible Account is governed by a separate Deposit Account Agreement between you and Bank. The Deposit Account Agreement sets forth the terms and conditions of your checking account, including account fees, interest rates, minimum balance requirements, and other account terms. If there is a conflict between these Terms and Conditions and the Deposit Account Agreement, the Deposit Account Agreement will govern in matters related to your Eligible Account, and these Terms and Conditions will govern in matters related to the Program.

12. Changes to the Program
We may modify, restrict, or change these Terms and Conditions and/or the Program at any time. We also reserve the right to suspend or terminate any part of the Program, or participation in the Program, at any time without compensation to you, subject to applicable law.

13. Privacy
All information collected about you in connection with the Program is subject to our privacy policy, which can be found at [PRIVACY POLICY URL].

14. Arbitration
[PLACEHOLDER: Arbitration provision or incorporation by reference to be inserted.]

15. Customer Service
If you have questions regarding the Program, please contact our Client Services team by phone at (866) 593-4646, Monday through Friday 8:00 AM to 10:00 PM ET and Saturday 9:00 AM to 3:00 PM ET, by email at support@dingoblu.com, or by mail at DingoBlu Financial, Inc., Attn: Client Services, P.O. Box 480220, Charlotte, NC 28269.

16. Other Disclaimers and Limitations
We may waive any obligation you have under these Terms and Conditions without losing our right at a later time to enforce that same obligation. We will not lose any of our rights under these Terms and Conditions if we delay taking action for any reason or if we take any other action.

You hereby release and hold us, and all parties associated with the Program harmless from any claim, liability, or damage relating to the Program or your use of Program rewards.

Any offer is void where prohibited by law.

You may be subject to additional terms and conditions, warranties, or other requirements of merchants participating in the Program.