

## Select World Elite Mastercard – Cashback Rewards Program Terms and Conditions

The following Rewards Program Terms and Conditions (the “Rewards Agreement”) contain important information about the credit card cash back program (the “Program”) and Select member benefits (the “Benefits”) offered in connection with the Select Innovations, Inc. (“Select”) Select World Elite Mastercard. This Rewards Agreement supplements the Select World Elite Mastercard Card Holder Agreement (“Cardholder Agreement”). By accepting and using the Select World Elite Mastercard, you as the primary Cardholder (“Cardholder”, “you”, “your”) agree to be bound by this Rewards Agreement and the Cardholder Agreement. If the Cardholder Agreement conflicts with this Rewards Agreement, then the Cardholder Agreement will govern except this Rewards Agreement will govern in any matter relating to the Rewards Program or Benefits. Capitalized terms not otherwise defined in this Rewards Agreement are defined in the Cardholder Agreement and apply to this Rewards Agreement. Your Select World Elite Mastercard is powered by Deserve and issued by Celtic Bank pursuant to the Cardholder Agreement; however, the Program is provided to you by Select pursuant to this Rewards Agreement.

### 1. Eligibility and Enrollment:

The Program begins upon activation of the Select World Elite Mastercard and is restricted to Cardholders in good standing (as defined by Select, Deserve, and/or Celtic Bank and may be modified from time to time). Select reserves the right to determine, in its sole discretion, whether you are eligible for enrollment or continued participation in the Program.

### 2. Earning Cashback Rewards:

You earn cashback rewards only on qualifying purchases and based on the award levels established by Select from time to time. Cashback rewards will be earned only when such qualifying purchases are settled, which may be after your purchase date. Your cashback rewards are calculated in accordance with the below award levels and are earned on each qualifying purchase. Your cashback rewards accumulate in U.S. dollars and cents that are rounded to the nearest cent, and are then transferred to your Select Cash account, linked checking account, or Select World Elite Mastercard as a statement credit (see Section 7 for additional details). Cashback rewards are deemed a rebate of transaction purchase price, and no interest will be earned for any cashback rewards due.

You will not earn any cashback rewards (e.g., Standard Rewards as defined below) on cash advances, balance transfers, credit or debit adjustments or use of any cashback rewards for statement credits, disputed charges, convenience checks, payments made for stored value cards such as gift cards and similar cards (including initial purchase and reloading), wire transfers, money transfers, foreign currency purchases, travelers checks and similar products that may be converted to cash such as money orders and certified checks, securities transactions, illegal transactions, casino gaming chips, race track wagers, lottery tickets or similar betting transactions, unauthorized or fraudulent transactions, all incidental charges and fees charged by Select and/or pursuant to your Cardholder Agreement (e.g., voluntary payment protection costs, finance and interest charges, returned check fees, service charges, over-limit fees, late fees, annual fees, ATM fees), or purchases made when your Select World Elite Mastercard is not in good standing (as determined by Select from time to time). Select reserves the right to establish, in its sole discretion, whether a certain transaction is a

qualifying or nonqualifying purchase from time to time. Purchases made through third-party payment accounts, mobile or wireless card readers, digital wallets or similar technology will not be eligible if the technology does not provide sufficient transaction details for rewards qualification. Unauthorized transactions, including those made with a lost, stolen, canceled or fraudulent Select World Elite Mastercard do not earn any Rewards. You will not receive Rewards if your Select World Elite Mastercard account is flagged as suspended, lost/stolen, over-limit, past due, voluntary closure, revoked, charged-off, the balance is discharged in bankruptcy, or otherwise not in good standing (as defined by Select from time to time).

#### Standard Rewards:

Standard Rewards: You earn 2% (two percent) cashback rewards on all qualifying purchases (the "Standard Rewards") excluding Grocery and Service Industries which earn 1% (one percent). Payments towards Utilities do not earn cash back rewards. (the "Standard Rewards") There is no limitation on the total amount of Standard Rewards you can earn. Any qualifying foreign transactions are eligible for Standard Rewards.

Select is not responsible to award, nor required to provide, any Rewards for transactions that are categorized, or miscategorized, such that Select is unable to verify qualification for such Rewards. You are solely responsible for verifying the accuracy and completeness of any Rewards calculated and applied, or not applied, by Select. You must notify us of any Rewards errors within thirty (30) days of such information being made available to you. If you do not notify us of any errors within thirty (30) days, you will forfeit the right to contest the applicable transaction(s) Rewards eligibility, except to the extent such forfeiture is prohibited by applicable law.

### 3. Select Benefits:

Select offers Benefits to cardholders in addition to Rewards. As a Select World Elite Mastercard holder, you have access to all Benefits offered by Select, subject to Benefit terms and conditions stipulated on each Benefit page on the website or in the mobile application and in Select's Terms of Use.

All Select Benefits are subject to availability and additional terms may apply. Benefits may be added, updated, or removed at any time for any reason and any adjustments will occur immediately and without notice.

#### Third Party Linked Services and Content

Some Benefits are provided through custom links and/or codes redeemed on third party sites. When you engage a third party's website or service, you are interacting with the third party and not with Select. Such linked websites are not under Select's control and Select is not responsible for the contents of any linked website or any link contained within a linked website or any changes or updates to such websites maintained by third parties. All Benefits that you pursue or other transactions you engage in using the Benefits are between you and the transacting party.

## Category-specific Benefit terms:

### Select Concierge

Select Concierge may perform select services at your request and on your behalf that are limited to: (i) making of available dining or other reservations (which may include, for example, hotel or activity bookings), (ii) general travel-related inquiries, and (iii) general recommendation requests (which may include, for example, itinerary planning, event RSVPs, or private event bookings); in each case, as deemed reasonable by Select. You are responsible for all purchases and associated taxes and fees. You acknowledge that if you make a request through the Select Concierge: (i) Select is placing that request on your behalf, and (ii) the goods and/or services you requested will be provided by third parties and Select is not liable for any injury to person or property caused by such third parties or the goods and/or services requested. Select reserves the right to note your preferences (which may include, for example, seating or other special requests) for servicing purposes but is not responsible for notifying a restaurant of any food allergies or any other dietary restrictions when making dining reservations.

### Dining

The Select dining program only provides Benefits for restaurants listed on the Select website and mobile application. This list is subject to change at any time as Benefits are added, removed, or modified. The goods and/or services you requested will be provided by third parties and Select is not liable for any injury to person or property caused by such third parties or the goods and/or services requested. Reservations are based on availability. In order to receive your dining benefit, a purchase minimum such as an entrée purchase per person and/or a minimum spend per party may be required where indicated, and reservations must be booked through the Select Concierge. Unless otherwise specified, your dining benefit may not be combined with any other offers. Specific benefits are at the discretion of the restaurant based on availability. In the event of a reservation cancellation, you will be subject to the restaurant's cancellation policy.

### Select Hotels

The Select Hotels portal and applicable cash back, discounts, and member deal rates are available for Select members including all Select World Elite Mastercard cardholders. To receive the Benefits listed, all bookings must be made through the Select Hotels portal directly. Unless otherwise specified, preferred rates and cash back are not combinable with hotel loyalty programs. Select Member Deal rates tie into hotel inventory and as such, are subject to availability. Inventories, associated rates, and applicable Benefits are updated frequently. Certain blackout dates and other restrictions may apply. Any cancellations are subject to the terms accepted when booking your room. This program is brought to you by Select through agreements with Priceline, Booking.com, Agoda and other hotel partners.

### Standard Hotels

In order to receive Select's Standard Hotels Discount Benefit, your reservation must be made following the instructions on each associated Benefit page. In order to receive a complimentary

room upgrade, you must contact the Select Concierge after your booking has been made. Room upgrades are granted at the participating property's discretion and are subject to availability.

#### Member Events

Member events are subject to availability. Select does not guarantee access to members nor does it guarantee a specific frequency or structure of events. You must RSVP to attend. Some events may require a purchase.

#### Partner Events

Partner event Benefits are subject to availability.

#### 4. Promotional Offers:

From time to time, Select may send you promotional offers in addition to those Rewards stated herein ("Promotional Offers"). Each Promotional Offer will have separate terms and conditions detailing how to earn additional Rewards or access additional Benefits and any limitations therein. All other terms of this Select World Elite Mastercard Rewards Agreement will apply to any Promotional Offers.

#### 5. Additional Restrictions and Disputes:

Rewards are not rights granted unto the Cardholder nor the property of the Cardholder, and cannot be bought, sold, attached, pledged, or transferred in any way and under any circumstance (including upon death or as part of a domestic relations matter). Any disputes regarding the Rewards earnings are not equivalent to, nor treated as, card billing disputes. Select's decisions regarding Rewards disputes are final, and Select shall have no liability for any disagreements between itself and Cardholders regarding any Rewards.

#### 6. Suspension and Forfeiture of Rewards:

Select retains the unrestricted right to suspend your right to earn Rewards at any time. Select may forfeit your Rewards immediately if (i) you are in default under the Cardholder Agreement, (ii) Select determines that you have violated the terms of this Rewards Agreement, (iii) your participation in the Program or Benefits is deemed fraudulent, or is in connection with any theft or other illegality, (iv) Select determines that your Rewards were as a result of manufactured spending, (v) your participation in the Program harms Select's membership or other relationships it may maintain in order to provide the Program, or (vi) Select terminates or suspends your Select World Elite Mastercard for any reason. Select will not give you notice of forfeiture. You are not entitled to compensation from Select or any other entity when your Rewards or Benefits are suspended or forfeited for any reason, except to the extent such forfeiture is prohibited by applicable law.

#### 7. Using Rewards:

Your Rewards will be available no later than sixty (60) days from the transaction settlement date, and will be loaded onto your Select Cash balance, transferred to a linked checking account, or applied to your Select World Elite Mastercard balance as a statement credit. Select is not responsible nor liable for any transfer of Rewards to an external checking account made by you.

8. Rewards Used for Statement Credit:

As stated above, you may choose to apply your Rewards to your Select World Elite Mastercard as a statement credit. To the extent your Rewards are applied as a statement credit, the Rewards will only reduce your credit card principal balance, and will neither eliminate your obligation to make your minimum monthly payment when due nor advance your next payment. Any Rewards awarded and accrued will appear on your Select account.

9. No Rewards Expiration:

So long as your Select World Elite Mastercard remains open and in good standing, your Rewards never expire. Select reserves the right to determine the method to disburse your Reward balance.

10. Account Closure:

In the event your Select World Elite Mastercard is closed, we will be unable to award you any Rewards, and any such Rewards shall be forfeited by you, except to the extent such forfeiture is prohibited by applicable law. Additionally, you will immediately lose access to all Select Benefits upon the closure of your account.

11. Prohibited Use of the Program:

Select reserves the unrestricted right, and in its sole discretion, to disqualify you from earning Rewards or from your continued participation in the Program in the event of fraud, abuse of Program or violation of this Rewards Agreement or the Cardholder Agreement.

12. Additional Program Details:

From time to time, Select may make adjustments to your Rewards balance based on your purchasing activity. For example, Select may decrease your Rewards balance in the event of a purchase return or price adjustment, or in the event an error occurred in the amount of a Reward disbursed by us. Future Rewards may be deducted to satisfy a negative Rewards balance, which may decrease the actual amount of Rewards received.

13. No Additional Warranties:

Unless as otherwise stated in your Cardholder Agreement, Select is not responsible for any claim you may have regarding the purchases of goods or services, and any corresponding Rewards or Benefits thereto, made with your Select World Elite Mastercard.

#### 14. Termination:

Select may terminate this Program at any time, and for any reason whatsoever. In the event that the Program is terminated, Select will provide you timely notice, which will include a date (in the future) after which you will no longer be able to earn Rewards or access Benefits.

#### 15. Income Taxes:

You are responsible for determining any tax liability arising from your participation in the Program. Consult a tax advisor concerning any tax consequences.

#### 16. Changes to the Rewards Agreement or Select Benefits Program

Select may, from time to time, and at any time in our sole discretion, amend this Select World Elite Mastercard Rewards Agreement and may change or limit any of the terms and conditions of the Program. Such changes are effective immediately and applicable to the Cardholder on such effective date. Changes may include, but are not limited to, the amount of Rewards earned, the type and/or value of Rewards or Benefits, the availability of Rewards or Benefits, the general Rewards or Benefits offerings, the expiration of Rewards or Benefits, any fee or increase in fees associated with the Program or the Rewards or Benefits, the list of Merchants, and associated Select Benefits. Your continued participation in the Program or receipt of Rewards or Benefits does not grant you any vested rights, nor may you rely on the continued availability of the Program, Rewards and/or Benefits. In the event of any Changes to the Rewards Agreement or Program, Select will post any such changes on its website ([selectcard.co](http://selectcard.co)) and it is your responsibility to review the Rewards Agreement for any such changes.