

ZOLVE CLASSIC REWARDS PROGRAM TERMS AND CONDITIONS

By participating or enrolling in this rewards program (“**Program**”) or otherwise receiving and acting on an offer from us, you agree to the Terms and Conditions ([Zolve | Terms and Conditions](#)) (“**Terms and Conditions**”), Privacy Policy ([Zolve | Privacy Policy](#)) and the Zolve Classic Rewards Terms and Conditions (“Zolve Classic Rewards Terms”), as well as any other terms disclosed to you in connection with the Program. These Zolve Classic Rewards Terms are made in addition to and is not intended to replace or supersede any provisions of the Terms and Conditions, and are incorporated by reference into the Terms and Conditions. This Program and rewards under these Zolve Classic Rewards Terms are available in connection with purchases made using the Zolve Classic Credit Card subject to the Terms and Conditions. In the event of a conflict between these Zolve Classic Rewards Terms and Rewards Terms of the Zolve Terms and Conditions, the Zolve Classic Rewards Terms shall prevail to the extent the conflict relates to the Program and rewards described hereunder.

1. **Offer Period:** This Program, including the rewards that may be obtained under the Zolve Classic Rewards Terms, is valid starting the date of your acceptance of the related cardholder agreement and will continue until terminated by you or us. We may terminate this Program and these Zolve Classic Rewards Terms at any time with or without notice to you.
2. **Rewards.**
 - a. **1x reward on all purchases:** For all purchases using your Zolve Credit Card at merchants other than Zolve’s partner brands, you'll earn 1 reward point for \$1 spent. For example, if you spend \$100, you will earn 100 reward points having dollar value of \$ 1.
 - b. **Earn more points with Zolve’s partner brands:** To earn the points offered by our partner brands you must shop and complete the purchase using your Zolve debit or credit card. You will qualify for the rewards that offer the greatest benefit which will be credited to your account. Benefit offers will not stack. This means if the offer through our partner brand is greater than 1x reward you will only earn the points offered through our partner brand.
 - c. **Welcome points:** Upon completion of the milestones and tasks as provided to you on the Zolve application, you will earn 1500 reward points redeemable as provided under this Zolve Classic Rewards Terms. If you do not complete the required tasks, you will not be eligible to earn welcome points mentioned above.
 - d. **Promotional offers:** From time to time, you may receive promotional offers from us (“Promotional Offers”). Each Promotional Offer will contain details on how to earn rewards and any limitations that apply.
3. **Redemption.** In addition to the terms set forth in the Terms and Conditions, you may only redeem rewards points as a statement credit if you have a minimum of 1,000 unredeemed rewards points in your rewards account. The limit of minimum 1000 unredeemed rewards points for redemption is not applicable for redemption as fees or/ and gift card.

Rewards points may be redeemed (i) in the form of a statement credit to your Zolve Credit Card; (ii) for eligible gift cards in accordance with the conversion ratio below; or (iii) for payment of any fee including but not limited to processing fees, convenience fees, plan fees (for flexible payment plans as applicable), etc, payable by you to us for availing services on the

Zolve platform/ app or website. Details of the fees shall be duly informed to you on the Zolve app prior to deducting the same from your rewards account.

Redemption Method	Rewards Points	Redemption Value
Gift Card	100 Rewards Points	\$1
Statement Credit	100 Rewards Points	\$1
Fees	100 Rewards Points	\$1

Please see the Rewards Terms of the Zolve Terms and Conditions for additional information on Cash Back Redemption and gift card redemptions.

You may redeem your rewards points for credit to be applied to your Zolve credit card under the related cardholder agreement. The redemption rate will be at the same rate as set forth above for statement credit.

- Expiration, Restrictions and Cancellation on Rewards.** Reward points expire after 12 months from their creation, unless otherwise forfeited, cancelled or restricted in accordance with the terms of these Zolve Classic Rewards Terms and the Rewards Terms of the Zolve Terms and Conditions.

Closure of account: Your rewards points will be forfeited at the time of closure of your account. We recommend you redeem all your reward points before closing your account subject to these Zolve Classic Rewards Terms and Rewards Terms of the Zolve Terms and Conditions. Further, you will not earn rewards on portions of purchases paid with rewards points, on transfers from your Zolve checking account, or other deposit accounts, illegal transactions, or any cash you receive in connection with a purchase at the point of sale. Further, in case of any merchant returns, the rewards credited for that purchase shall be debited/ reversed from your rewards account. In case of partial refund, rewards shall be debited/ reversed partially. The aforementioned rewards are debit only to the extent of bill not paid for the credit purchases. Once the bill amount has been paid by you, the rewards shall not be debited.

In the event you have not paid the minimum due on your Zolve Credit Card, your Rewards and redemption will be restricted as follows:

Number of Days Past Due	Restriction
1-60 days	Reward points earned by you for that billing statement cycle will not be redeemable. You may redeem such reward points after payment of minimum due on your Zolve Credit Card.
60+ days	You will no longer earn reward points. Existing Rewards Account balance will be reduced to zero.

- No merchant has endorsed or sponsors this Program or offer. The logos and marks displayed in connection with this offer are the trademarks and/or copyrighted intellectual property of the owner, and no license or rights related to the logo or marks has been granted to you.