

Crate & Barrel Visa Signature® / CB2 Visa Signature® Credit Card Rewards Program Terms and Conditions

These Terms are provided by Euromarket Designs, Inc. d/b/a Crate & Barrel, Crate&kids, CB2, and Hudson Grace (together, “Crate & Barrel,” “we,” “us,” or “our”)) and govern the Crate & Barrel Rewards Program (“Program”) offered in connection with the Crate & Barrel Credit Card and CB2 Visa Credit Card (“Program Card”), issued by First Bank & Trust (the “Issuing Bank”) and powered by Imprint Payments, Inc. (“Imprint”). Crate & Barrel is solely responsible for the design and structure of the Program. Imprint provides technical, administrative, and servicing support.

By applying for or using the Program Card, each eligible cardholder (“you” or “your”) agrees to these Terms. These Terms are subject to the arbitration provision in your Cardholder Agreement.

1. Program Overview The Program allows you to earn rewards (“Reward Dollars”) or select special financing offers (“Special Financing”) on qualifying purchases made with your Program Card.

2. Eligibility You are automatically enrolled in the Program when the Issuing Bank opens your Program Card account. Your participation will continue as long as your Program Card account is open, current, and the Program is offered. We may deny, revoke or suspend Program access at our discretion.

3. Earning Reward Dollars You can earn Reward Dollars based on every \$1.00 in net new purchases (excluding returns, credits, or adjustments) as follows:

- 10% back in Reward Dollars on eligible purchases at Crate & Barrel, CB2, Crate & Kids and Hudson and Grace (in-store, online, by phone, or in app)
- 4% back in Reward Dollars on eligible purchases at Grocery and Home Furnishing retailers and limited time categories based on merchant category codes (“MCCs”) such as Apparel, Dining and more.
- 1% back in Reward Dollars on all other eligible purchases

Note: Special Financing and Reward Dollars cannot be earned for the same transaction. If you are eligible for and choose Special Financing, you will not earn Reward Dollars on that purchase, and vice versa.

MCC codes, assigned by the card network, Visa, determine reward eligibility. Crate & Barrel, the Issuing Bank, and Imprint are not responsible for misclassified MCCs.

4. Annual Milestone Bonus

You will qualify and receive \$100 in bonus Reward Dollars ("Annual Milestone Bonus") after you make net Purchases totaling \$10,000 or more with your Program Card during each 12-month period beginning on your Program Card open date ("Anniversary Date") and ending on the day of the following year prior to your next Anniversary Date (the "Anniversary Year"). Purchases can be made by you and any authorized users on a single Program Card. Authorized users on your Program Card are not eligible for their own Annual Milestone Bonus. Purchases may fall outside of the Anniversary Year in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. For example, if you buy goods online, the transaction date may be the date the goods are shipped. Eligible spend for the Annual Milestone Bonus, however, is determined by the purchase date, regardless of when the transaction posts or ships.

5. Special Financing Options

Subject to approval, you may opt into Special Financing instead of earning Reward Dollars for qualifying Crate & Barrel and CB2 purchases within five business days of the transaction date. Financing offers include 0% interest ("deferred interest") for a Special Financing period, defined below, after which interest may be charged on the full purchase amount from the original purchase date if the purchase balance is not paid in full by the end of the Special Financing period. The Special Financing periods are as follows:

- *6 months financing for purchases of \$749+*
- *12 months financing for purchases of \$1,499+*
- *24 months financing for purchases of \$2,999+*

Only one rewards option, Rewards Dollars or Special Financing, can be selected per qualifying transaction. To elect to receive Special Financing, log in to your Imprint Program Card account, tap on the eligible purchase in your activity feed, and follow the prompt to select a Special Financing option, if available. You will not earn Rewards Dollars on any eligible purchase for which you elect to receive Special Financing.

***Important:** If you elect to receive Special Financing for any eligible purchase, and the entire balance of such purchase is not paid in full by the end of the Special Financing period, interest will be charged retroactively from the original purchase date.

6. Redeeming Reward Dollars Reward Dollars are automatically issued as certificate(s) of \$20 increments up to \$100 per certificate once your Reward Dollars balance reaches \$20. Each individual certificate:

- Is valid for 90 days
- Must be used in full on a single transaction
- Is valid for in-store and over the phone purchases at Crate & Barrel and CB2, as well as online at Crate & Barrel and CB2 websites and in the Crate & Barrel and CB2 apps.
- Is issued and viewable in your Crate & Barrel account

Cardholders will be notified of the issuance of new certificates via the valid email address that is

associated with their Program Card account, as provided during the application process. To manage your Rewards Dollars, you must complete Program onboarding with Imprint and Crate & Barrel, including by providing contact information. Returned purchases will result in a reversal of associated Reward Dollars within your Program Card account, which may result in a negative Reward Dollars balance, in which case, any Rewards Dollars you earn will be applied (and not usable by you) until the balance becomes positive. If you return a purchase, and Reward Dollars were used to make the purchase, the value may be refunded via a Crate & Barrel or CB2 Gift Card.

Note: You will earn Rewards Dollars with Hudson Grace purchases made on your Program Card, but Rewards Dollars certificates are not valid for use at Hudson Grace.

7. Special Offers & Promotions Occasionally, Crate & Barrel or Imprint may offer promotional rewards or limited time earning opportunities. These will be communicated through official marketing channels, possibly including, but not limited to, the Crate & Barrel or CB2 apps or through the Imprint app.

8. Ineligible Transactions No Reward Dollars will be earned for:

- Cash advances
- Reloads of existing Crate & Barrel gift cards
- Wire transfers or P2P payments
- Cryptocurrency transactions
- Any transactions classified as unauthorized, fraudulent, or in violation of your Cardholder Agreement

9. Account Standing & Reward Restrictions You must keep your Program Card account in good standing to earn and redeem Rewards Dollars or to be eligible for Special Financing. Rewards Dollars may be withheld or forfeited and Special Financing may not be offered if:

- Your Program Card account is delinquent or defaulted
- We detect misuse, fraud, or abuse of your Program Card account
- You violate these Terms or your Cardholder Agreement

Please note: Rewards Dollars have no cash value, are not legal tender, and cannot be exchanged for cash or credit. Rewards Dollars are non-transferable and may only be used by the account holder of the Program Card account. Rewards Dollars are not eligible for redemption at Hudson Grace.

10. Expiration & Forfeiture Any pending Reward Dollars that have not reached the \$20 minimum threshold for certificate issuance will expire after 12 months of Program Card account inactivity. You will also forfeit any unredeemed Rewards Dollars if your Program Card account is closed, or if your participation in the Program is terminated for any reason.

11. Limits of Liability Unless otherwise required by law or our agreements with you, none of Crate & Barrel, Issuing Bank, or Imprint, or any of its affiliates, officers, directors, employees, or

agents, will be liable to you, or anyone making a claim on your behalf, for any losses, damages, or inconveniences resulting from:

- Program changes or termination
- Any claim relating to products purchased using any Rewards Dollars obtained through the Program
- Redemption issues
- Tax liabilities arising from Rewards Dollars
- Errors caused by third parties or outside of our control (e.g., MCC misclassification)

12. Changes to the Program We reserve the right to modify, limit, or terminate the Program or these Terms at any time. Updates will be communicated via the Imprint app, Imprint website, and/or Crate & Barrel channels. Changes may apply retroactively and may affect outstanding transactions and Reward Dollars.

13. General Provisions These Terms are governed by applicable law. If any term is found invalid, the remaining provisions shall continue in full force and effect. These Terms do not alter or amend your Cardholder Agreement unless specifically stated. In order to facilitate your participation in rewards programs or promotions, we may collect, use, or maintain certain data about you. For more information about how your data is collected and used, please refer to Crate & Barrel's Privacy Policy. These Terms are separate from and do not modify your Agreement. In the event of any conflict between these Terms and your Cardholder Agreement, these Terms will control in any matter relating to the Program.

The Program Card is issued by First Bank & Trust, Brookings, SD pursuant to a license by Visa USA Incorporated; and managed by Imprint Payments, Inc. All trademarks are the property of their respective owners.

Effective Date: October 10, 2025