Rewards Program Terms and Conditions for the Fanatics American Express® Card

These Rewards Program Terms and Conditions for the Fanatics American Express® Card ("**Program Terms**") describe the terms and conditions of the Fanatics rewards program ("**Rewards Program**") applicable to the use of the Fanatics American Express Card ("**Card**").

As a Card cardholder ("**You**" or "**Cardholder**"), you will earn FanCash rewards and other reward benefits (collectively, "**Rewards**") based on your use of the Card. Rewards are issued by Fanatics Holdings, Inc. ("**Fanatics**"). The issuance and redemption of Rewards are subject to the FanCash Policy, the FBG FanCash Program Terms, the Topps FanCash Terms (collectively, "**FanCash Terms**"), the Fanatics ONE Program Rules, any other Fanatics terms that may apply, and these Program Terms. The FanCash Terms, Fanatics ONE Program Rules, and any other Fanatics terms may be amended, updated, or modified by Fanatics from time to time, and the then-current versions, available at the links provided herein, will apply. In the event of a conflict between the Program Terms and the FanCash Terms, Fanatics ONE Program Rules, or any other Fanatics terms, the Program Terms apply.

By applying for a Card, you agree to these Program Terms and the FanCash Terms and Fanatics ONE Program Rules, each incorporated herein. Imprint Payments, Inc. ("**Imprint**") provides administrative, servicing, and technical support for the Rewards Program. (Fanatics and Imprint together, "**we**" or "**our**.")

Rewards Program Eligibility:
Primary Cardholders will be automatically enrolled in the Rewards Program. To maintain eligibility for the Rewards Program, and to earn and redeem Rewards, you must maintain a Card that is open, active, and not delinquent, and a Fanatics ONE account in good standing that is linked to your Card. If at any time you opt out of the Fanatics ONE program or close your Fanatics ONE account, or if your Card is closed, you will cease to be eligible for the Rewards Program and will be unable to redeem any pending Rewards.

Rewards, as described in these Program Terms, may only be earned using the Card, and no other card. You may not permit anyone other than you to access or redeem your Rewards Program benefits.

Earning Rewards:
Your FanCash rewards are calculated by (1) taking the amount of an Eligible Purchase (described below), (2) multiplying that amount by the applicable FanCash rewards rate described below, and (3) rounding that total down to the nearest whole cent. There is no limit to the total amount of FanCash rewards you can earn. The FanCash rewards you earn may be subject to adjustment as described below in "Adjustments and Corrections".

You will automatically earn FanCash on each Eligible Purchase at the following FanCash rewards rates:

- 5% FanCash for Eligible Purchases made through eligible Fanatics merchants.
- 5% FanCash for Eligible Purchases made on select Fandom merchants, up to $10,000 in Net Purchase Volume annually (as defined below), thereafter 2% for all other Eligible Purchases.
- 2% FanCash for all other Eligible Purchases.

FanCash is earned only on settled, non-reversed Eligible Purchases, see the **Adjustments and Corrections** section for additional details.

Additional benefits associated with being a Cardholder, as further described below and in the FanCash Terms and Fanatics ONE Program Rules, include:

- Spend Streak Rewards.
- Automatic Fanatics ONE Member Pro status.
- 10 Fanatics ONE Tier Points for every $50 of Eligible Purchases.

An "**Eligible Purchase**" means permissible purchases of goods and services made using your Card and authorized under your Card terms, except that Eligible Purchases do not include any of the following transactions: balance transfers, transactions made with checks that access your Card account, and cash advances, including to obtain cash equivalents, such as traveler's checks, foreign currency, money orders, lottery tickets and gaming chips (and any other betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, disputed transactions, unauthorized or fraudulent transactions, interest, fees, person-to-person payments, or any other transactions that Imprint reasonably determines are not made for personal, family, or household purposes, or that are intended to abuse or misuse the Rewards Program. If we exclude a transaction, we will apply this policy consistently and in accordance with these Program Terms.

Topps Digital App transactions are not included in the 5% FanCash earn category, but will earn 2% FanCash. More information about Topps Digital Apps can be found here.

Redeeming Rewards:
Rewards will not appear in your Fanatics ONE account until your Card statement cycle date, at which point the net rewards earned on settled transactions during that billing cycle are applied to your Fanatics ONE account and are immediately available for you to spend in accordance with the FanCash Terms.

For your FanCash to be placed in your Fanatics ONE account as described above, you must maintain your Rewards Program eligibility.

Spend Streak Rewards
The Card Spend Streak Rewards Program ("**Spend Streaks**") is a benefit offered by Imprint in partnership with Fanatics that provides Rewards to Cardholders who maintain defined monthly Net Purchase Volume thresholds on their Card, with such Rewards and thresholds described below. "Net Purchase Volume" means total settled Eligible Purchases minus returns, credits, or adjustments in a given Card statement billing cycle.

Streak Tier	Eligible Purchase Spend Criteria	Reward	Frequency and Fulfillment
Monthly Spend Streak	Net Purchase Volume ≥ $500 in the current Card statement billing cycle	Earn 50% more FanCash on qualifying bets placed through eligible Fanatics betting partners up to $100/month, subject to applicable wagering and FBG FanCash Program Terms.	Evaluated each Card statement billing cycle, for application of the Monthly Spend Streak rewards in the following Card

			statement billing cycle. Rewards processed to your Fanatics ONE account in accordance with the Redeeming Rewards section above.
One-time Annual Spend Streak	Net Purchase Volume ≥ $500 each month for twelve (12) consecutive Card statement billing cycles	$100 FanCash	Deposited in your Fanatics ONE account on the statement cycle date of your qualifying month.

Monthly Spend Streak – Betting Bonus

Spend $500 of Net Purchase Volume in a Card statement billing cycle and you'll unlock the Monthly Spend Streak. Once active, you'll earn 50% more FanCash on bets placed with eligible Fanatics betting partners (like Fanatics Sportsbook) during the following month. Subject to the FBG FanCash Program Terms.

How it works: Every bet placed with eligible Fanatics betting partners earns you some FanCash. The FanCash earn rate for such bets may vary from time to time, based on the odds associated with such bets. When you've unlocked the Monthly Spend Streak, the FanCash earn rate for bets placed with eligible Fanatics betting partners get a 50% boost above the then applicable FanCash earn rate for such bets.

Example: Say a bet normally earns you 10% FanCash. With the streak active, you'd earn 15% instead (10% + 50% of 10% = 15%).

Monthly cap: Up to $100 in bonus FanCash per month from this benefit.

One-Time Annual Spend Streak – $100 in FanCash

Maintain your spend streak for 12 consecutive billing cycles without dropping below $500 of Net Purchase Volume in any single month, and you'll earn $100 in FanCash — a one-time reward over the life of your Card account.

Getting it: Once you qualify, your $100 in FanCash will be automatically added to your Fanatics ONE account on your Card statement cycle date and will be available to spend in accordance with the FanCash Terms.

Keep in mind: This reward can only be earned once per Card account. If your Net Purchase Volume falls below $500 in any billing cycle, your streak resets and you'll need to start over from the beginning.

Fanatics ONE Tier Points
For every $50 of Net Purchase Volume in a Card statement cycle, you will earn 10 Tier Points, in accordance with the Fanatics ONE Program Rules.

Promotional Rewards
Imprint or Fanatics may, from time to time, offer you other ways to earn promotional Rewards using your Card, as further described on the Imprint website or app, Fanatics website or app or other communications to you. The receipt and redemption of such promotional Rewards are subject to these Program Terms and any FanCash Terms or other Fanatics terms & conditions, as applicable, except as otherwise expressly stated on the Imprint website or app, Fanatics website or app or other communication.

Merchant Eligibility
For any Reward or promotional offers linked to a merchant category, merchants are identified by a merchant category code ("**MCC**") assigned to them by the card networks based on what they primarily sell, a merchant ID number ("**MID**") assigned to them by their bank or payment processor, and other transaction reporting metadata not controlled by Imprint or Fanatics ("**Metadata**"). We determine a transaction's Reward eligibility and earnings based on the associated MCC, MID, or Metadata. We do not control, and are not responsible for, what MCC, MID, or Metadata gets associated with any transaction or merchant. As a result, you may not earn a Reward, or earn the Reward you expect, if we receive inaccurate information from the merchant or card network, including incorrect MCCs, MIDs, or Metadata, or are otherwise unable to identify the transaction as eligible for a particular Reward percentage based on its associated MCC, MID, or Metadata. For example, you may not earn a Reward from a particular merchant if (1) the merchant uses a third-party to sell its products or services and that third-party uses an MCC that is different from the merchant's own MCC; (2) the merchant uses a third-party to process or submit your transaction (such as a mobile or wireless card reader) that assigns a different MCC, or reports different Metadata, regarding the transaction; (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the transaction; or (4) a Fanatics-related transaction takes place with a merchant that has an MID unassociated with Fanatics.

Limitations Upon Default
You will not earn and may not be able to redeem previously earned Rewards (in whole or in part) so long as any of the following apply to your Card account (each a "**Default**").

- Your Card account is delinquent or otherwise not in good standing, including any event of default under the terms associated with your Card.
- We suspect that you are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Card account or the Rewards Program.
- You have violated any provision of these Program Terms or terms associated with your Card.
- You have violated any of the FanCash Terms, Fanatics ONE Program Rules or your Fanatics ONE account is otherwise not in good standing or not linked to your Card.

In the event of a Default, Imprint or Fanatics reserves the right to withhold or suspend the earning or redemption of Rewards in whole or in part.

Adjustments and Corrections

The Rewards you earn for an eligible transaction may be subject to adjustment, if, among other reasons:

- The transaction is refunded (in whole or in part) by a merchant due to a return or other reason, or the merchant has agreed to adjust the price you paid. Note that refunds posted to your Card account (whether or not the refund corresponds to a purchase made on a Card or another card) are treated as a credit transaction (*i.e.*, one that posts a credit to your Card account), and will result in a negative adjustment to your Rewards balance subject to the same applicable earning rates as purchase transactions;
- The transaction is reversed due to a chargeback, whether for fraud or other reason;
- The Rewards were calculated based on the pre-authorized transaction amount, but the final transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or gas with your Card, and the hotel or gas merchant pre-authorizes your Card for a larger amount to make sure you can cover the full expense. This hold will typically be released as soon as you're charged for the actual transaction amount (which may be less, but can be more) or the hold is removed by the merchant; or
- A calculation error or other mistake by Fanatics or Imprint results in an incorrect crediting of Rewards.

An adjustment can occur any time after the related transaction, depending on a merchant's return or refund policy, the time in which you may initiate a chargeback, and other reasons.

If there is an adjustment made on your account (e.g. due to a returned purchase), it may result in a negative FanCash balance. The FanCash already deposited in your Fanatics ONE account will remain available; however, future FanCash earnings will be applied first to reduce the negative FanCash balance. For example, if you earn $5 in FanCash on a $100 purchase and later return that purchase, you will have a −$5 negative FanCash balance. If you subsequently earn $15 in FanCash on a later purchase, $5 will apply to the negative FanCash balance and $10 will be deposited to your Fanatics ONE account.

Expiration of Rewards and Other Restrictions

Expiration for Rewards, and other restrictions, is determined solely by Imprint and by Fanatics as provided in the FanCash Terms. FanCash earned as a result of an eligible purchase or other qualifying transaction will expire at 11:59 PM EST one (1) year from the date of that purchase or transaction. Subsequent eligible purchases or other qualifying transactions made on a FanCash Platform will extend the expiration date for all earned FanCash in your account. As an example, if you earned $10.00 in FanCash on an eligible purchase made on a FanCash Platform on January 8, 2024, and you make another eligible purchase on a FanCash Platform on December 21, 2024, then the expiration date for your initial $10.00 in earned FanCash will be extended to 11:59 PM EST on December 21, 2025.

Bonus FanCash (which may be provided as a result of a promotion or customer service arrangement) deposited into your Fanatics ONE account will have a specified expiration date provided at time of deposit and will not qualify for the extended expiration date.

If Imprint cancels your Card or closes your Card account due to an "event of default" as described in your Card agreement, or you are in Default under these Program Terms, Imprint or Fanatics reserves the right to suspend, cancel, or revoke any Rewards you earned using the Card.

If you cancel your Card or close your Card account for any reason, or Imprint cancels your Card or closes your Card account due to an event of default, your pending Rewards will immediately expire.

You may not assign, transfer or pledge your Rewards. You have no property rights or other legal interest in your Rewards. Rewards are non-transferable and have no cash value.

All event tickets and merchandise are subject to the terms of the issuer and venue, including rescheduling or cancellation.

Errors and Disputes
If you believe an error has occurred and you are eligible for Rewards that you haven't received or you were given an incorrect Rewards amount, please contact Imprint at the Customer Service contact information provided below.

Changes to the Program
Fanatics and Imprint reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Rewards Program, including by eliminating, altering or modifying any Rewards rates, eligible transaction categories, the Spend Streaks program, or any other aspect of the Rewards Program or these Program Terms. If any changes are made, we will notify you by posting an updated version of these Program Terms to the Imprint website or app or Fanatics website or app, at which time such updated Program Terms shall immediately become effective. We may provide you other notice as a courtesy and as otherwise required by law, including by sending you notice in writing (including with Card periodic statements), electronically, or through the Imprint website or app or Fanatics website or app.

Changes to the Fanatics Rewards program made by Fanatics may impact your ability to earn Rewards using your Card, and any such changes will amend these Program Terms immediately upon their effectiveness under the FanCash Terms or other Fanatics terms and conditions. If Fanatics terminates its Fanatics Rewards program, these Program Terms will immediately terminate and you will not earn Rewards if you use your Card on or after termination of the Fanatics Rewards program.

Taxes
Taxes, if any, on Rewards are the responsibility of the Cardholder.

Privacy
Information collected in connection with the Rewards Program will be used in accordance with the Imprint Privacy Notice and the Fanatics ONE Privacy Policy, as applicable.

Issuer and Servicer Statement
The Fanatics American Express® Card is issued by First Electronic Bank, pursuant to a license from American Express. American Express is a registered trademark of American Express. First Electronic Bank is not responsible for any aspect of the Rewards Program, including these Program Terms, the issuance of Rewards, or your ability to redeem Rewards with Fanatics.

The Fanatics American Express® Card is powered by Imprint, which provides administrative, servicing, and technical support for the Rewards Program. Fanatics has authorized Imprint to act on its behalf in administering the Rewards Program, including but not limited to

implementing Reward Program rules and communicating with Cardholders regarding the Rewards Program.

Customer Service
For questions or assistance regarding the Rewards Program, (888) 438-2079

Effective June 9, 2026