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

Effective as of: 09/18/2025

Fetch Rewards LLC (“Fetch”) is the sponsor of the Fetch Rewards Program (the “Rewards Program”), a promotional program offering rewards and incentives to eligible cardholders in connection with qualifying credit card transactions applicable to the use of the Fetch American Express Card (“Program Card”). Imprint Payments, Inc. (“Imprint”) provides administrative, servicing, and technical support for the Rewards Program on behalf of Fetch. Fetch 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.

These Fetch Rewards Program Terms and Conditions for the Fetch American Express Card (“Terms”) describe the terms and conditions of the Rewards Program applicable to the use of the Program Card.

The Rewards Program allows you ("You" or "Cardholder") to earn Fetch Points (“Points”) when you make eligible purchases with your Program Card. Points are issued by Fetch, and can be redeemed for gift cards, charitable donations, sweepstakes entries, and Fetch merchandise as described in the Fetch Terms of Service https://fetch.com/terms-of-service (“Fetch Terms of Service”). The issuance and redemption of Points are governed by the Fetch Terms of Service and any other rules established by Fetch, as seen in the Fetch app.
Imprint is not responsible for any aspect of Fetch’s Points program, including the issuance of Points or your ability to redeem Points with Fetch. By applying for a Program Card, you agree to these Terms and the terms of the Fetch Terms of Service, which have been incorporated herein by reference.

Earning Rewards on Eligible Purchases
Under the Rewards Program, you can earn Points based on the purchase amount for eligible purchases charged to your Program Card (“Reward”).

Fetch calculates your Reward by (1) taking the amount associated with an eligible purchase, (2) multiplying that amount by the applicable Reward rate, and (3) rounding the total up for amounts .5 and higher, and otherwise rounding down to the nearest whole Point.

In order to earn a Reward, you must use your Program Card as described in these Terms and the Fetch Terms of Service. You will not earn a Reward under these Terms if you use a card other than your Program Card to make a purchase.

Rewards are earned based on the rate associated with eligible purchases made at certain merchants or in certain merchant categories, as described below.

The Rewards earning rates are:

- 10 Points per dollar spent on Grocery and Retail
- 5 Points per dollar spent on all other purchases

For any Reward 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. Fetch determines a transaction’s Reward eligibility based on the MCC associated with the transaction. Fetch does not control, and is not responsible for, what MCC gets associated with any transaction. As a result, you may not earn a Reward if Fetch receives inaccurate information from the merchant or card network, including an incorrect MCC, or is otherwise unable to identify the transaction as eligible for a particular Reward rate based on its associated MCC. 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 to the transaction; or (3) you choose to make a purchase using a third-party payment account, which may assign its own unique MCC to the transaction.

Fetch may from time to time offer temporary, promotional additional rewards earning rates that apply to Purchases at certain merchants or merchant categories. Fetch may communicate the terms of these promotional Reward rates to you via the Imprint App, Fetch app, Program Website, email, or SMS.

Fetch will typically credit your Rewards balance to reflect your updated points balance on or before the next billing cycle after completing the transaction.

You must maintain an active Fetch account in good standing and linked to your Program Card account to have Points added to your balance. If you have been previously suspended, removed, or otherwise deactivated from using Fetch, you will not receive Points.

Promotional Rewards

Fetch may, from time to time, offer you other ways to earn promotional Rewards using your Program Card, as further described in the Fetch app, Imprint app or other communications to you. The receipt and redemption of such promotional Rewards are subject to these Terms and any Fetch rules, as applicable, except as otherwise expressly stated in the Fetch app, Imprint app or other communication.

Fetch VIP Program

The Fetch VIP Program offers qualifying cardholders enhanced earning opportunities within the standard Fetch Rewards Program. VIP members earn 30 points per receipt scan, 100 points for offer redemptions, 200 points for completing Fetch Play tasks, and 200 points for fulfilling Fetch Shop orders. To retain VIP status, cardholders must make at least one purchase every 30 days and maintain their account in good standing. Please note that the Fetch VIP Program is supplementary and may be discontinued without notice.

Ineligible Transactions

You will not earn Rewards for any of the following transactions: balance transfers, transactions made with checks that access your Program 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 similar betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, and person-to-person payments.

Adjustments and Corrections

The Rewards 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 Program Card account (whether or not the refund corresponds to a purchase made on a Program Card or another card) are treated as a credit transaction (*i.e.*, one that posts a credit to your Program 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 Program Card, and the hotel or gas merchant pre-authorizes your Program 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 Fetch in crediting you with 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.

Redeeming Rewards

Once added to your Fetch Points balance, you may redeem your Points from Fetch pursuant to any Fetch rules, as seen in the Fetch app.

Expiration of Rewards and Other Restrictions

Expiration for Points, and other restrictions, is determined solely by Fetch. If your Program Card is cancelled or closed due to an "event of default" as described in your Program Card Terms of Service or your Cardholder Agreement, or you are in default under these Terms or the Fetch Terms of Service, Fetch reserves the right to suspend, cancel, or revoke any Points you earned using the Program Card.

If you cancel your Program Card or close your Card Account for any reason, Fetch reserves the right to suspend, cancel, or revoke any Points you earned using the Program Card.

You may not assign, transfer or pledge your Rewards. You have no property rights or other legal interest in your Rewards.

Errors and Disputes

If you believe an error has occurred and you are eligible for a Reward that you haven't received

or you were given an incorrect Reward, please contact Fetch by email at support@Fetch.com. Fetch may ask you to submit documentation related to the transaction associated with the Reward in order to service your request.

Changes to the Program

Fetch reserves the right, at any time and at Fetch's sole discretion, to make any changes to or discontinue the Rewards Program, including by eliminating or altering any Reward rates, eligible purchase categories, the list of redemption items, or any other aspect of the Rewards Program or these Terms. If any changes are made, Fetch will notify you of such changes by such means as Fetch deems appropriate, which may include posting an updated version of these Terms to the Imprint app or Program Card website, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

Changes to the Fetch Terms of Service may impact your ability to earn Points using your Program Card, and any such changes will amend these Terms immediately upon their effectiveness under the Fetch Terms of Service. If Fetch terminates its Points program under the Fetch Terms of Service, these Terms will immediately terminate, and you will not earn Points if you use your Program Card on or after the date of such termination.

Issuer Statement

The Program Card is issued by First Electronic Bank pursuant to a license from American Express. American Express is a registered trademark of American Express. The Fetch American Express® Card is powered by Imprint. First Electronic Bank is not responsible for any aspect of Fetch's Points program, including these Terms, the issuance of Points, or your ability to redeem Points with Fetch.