

## **Rewards Program Terms and Conditions for the Shell Performance Elite World Mastercard®**

*Effective as of: May 15, 2026*

EQUILON ENTERPRISES LLC DBA SHELL OIL PRODUCTS US (“Shell”) is the sponsor of the Shell Performance Elite World Mastercard® Rewards Program (“Rewards Program”), a promotional program offering rewards to eligible cardholders in connection with qualifying credit card transactions made using the Shell Performance Elite World Mastercard® (“Program Card”), issued by First Bank & Trust, a state-chartered bank headquartered in Brookings, South Dakota (“Bank”). Imprint Payments, Inc. (“Imprint”) provides administrative, servicing, and technical support for the Rewards Program on behalf of Shell. Shell 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. You understand and agree that the Bank has no responsibility or liability for the administration or fulfillment of the Rewards Program.

The Rewards Program allows the Primary Cardholder and any Authorized Users to earn credits on eligible purchases made with the Program Card. Credits earned by any cardholder on the account are available to the Primary Cardholder and may be redeemed against future Shell purchases (“Rewards”).

These Rewards Program Terms and Conditions for the Shell Performance Elite World Mastercard® (“Terms”) set forth the terms and conditions of the Rewards Program, including how Rewards are earned, redeemed, and, in some cases, forfeited. Your participation in the Rewards Program is subject to you maintaining a Program Card in Good Standing (as defined below) and your agreement to other terms and conditions between you and Shell, Imprint, or the Bank (“Other Terms”), including, but not limited to, the Shell Performance Elite World Mastercard® Cardholder Agreement (“Program Card Agreement”).

**These Terms contain a Dispute Resolution provision below that incorporates the binding arbitration and class action waiver in your Program Card Agreement. By participating in the Rewards Program, you agree to those terms.**

### **Eligibility**

At the point of card acceptance, 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 Program Card that is active, not delinquent, and in Good Standing. “Good Standing” means your Account is open, active, not delinquent, not over its credit limit, and not subject to suspension, cancellation, or other restrictions at the time of evaluation.

You may lose your eligibility for the Rewards Program, and therefore lose your ability to earn or redeem Rewards, if Imprint suspects that you: (1) are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Program Card or the Rewards Program; or (2) you have violated any provision of these Terms, your Program Card Agreement, or Other Terms.

You may not permit anyone other than you to access or redeem your Rewards Program benefits. Rewards Program enrollment and benefits are nontransferable. You have no property rights or legal interest in Rewards.

## **Earning Rewards**

**Calculation.** Imprint calculates your Rewards earnings by (1) taking the amount of an “Eligible Transaction” (described below), (2) multiplying that amount by the applicable “Rewards Rate” (described below), and (3) rounding that total down to the nearest whole cent.

**Eligible Transactions.** There is currently no limit to the amount of rewards that can be earned; however, Imprint may establish or modify limits applicable to the Rewards from time to time in its reasonable discretion, with notice to Cardholders of any such change as required by law. Eligible Transactions are permissible purchase transactions as described in your Program Card Agreement made by you or any Authorized User (as defined in your Program Card Agreement) of your Program Card account. Eligible Transactions do not include balance transfer or cash advance transactions, including transactions to obtain cash equivalents such as traveler’s checks, foreign currency, money orders, lottery tickets, gaming chips or other betting instruments, wire transfers, gift or prepaid cards, cryptocurrency, or person-to-person payments.

**Rewards Rates.** Rewards Rates are the percentages applied to Eligible Transactions that represent the amount of Shell purchase credit Rewards earned for each type of Eligible Transaction category. The following Rewards Rates apply to the Eligible Transaction categories identified below. The Shell purchase credit Rewards earned pursuant to the below are redeemable only as statement credits on Shell Transactions, as further described in the Redeeming Rewards section below.

- 4% Shell purchase credit Rewards on Eligible Transactions at “Shell Locations,” defined as participating Shell-branded retail stations in the United States (whether owned and operated by Shell or its affiliates or by independent wholesalers or retailers), which stations may sell, among other things, fuel, electric charging, and/or convenience retail items (such transactions, “Shell Transactions”).
- 3% Shell purchase credit Rewards on Eligible Transactions at merchants categorized as dining (e.g., eating places and restaurants, drinking places, fast food restaurants, and caterers) and groceries (e.g., grocery stores, supermarkets, delis, and bakeries).
- 2% Shell purchase credit Rewards on all other Eligible Transactions.

Merchants are identified by a merchant category code (“MCC”) assigned to them by the credit card networks based on what they primarily sell, as well as a merchant ID number (“MID”) assigned to them by their bank or payment processor. Imprint determines the applicable Rewards Rate for your Eligible Transactions based on the associated MCC or MID. Imprint does not control, and is not responsible for, which MCC or MID is associated with merchants. As a result, you may not earn Rewards, or your Eligible Transaction may not be subject to the expected Rewards Rate, if Imprint receives inaccurate information from the merchant or credit card network or is otherwise unable to correctly identify the Eligible Transaction based on its MCC or MID. For example, you may not earn the expected Rewards Rate 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; (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; (4) a dining establishment inside a hotel or department store is associated with the MCC for the hotel or department store, rather than a dining MCC; or (5) a Shell Location uses an MID unassociated with Shell.

**Promotional Rewards Offers.** Imprint may from time to time offer temporary promotional Rewards offers subject to different Rewards Rates or other terms. Imprint will communicate terms specific to these promotional Rewards offers to you at the time of their offer, though such promotions will otherwise be subject to these Terms.

**Legacy Rewards.** If you earned rewards as a Shell cardholder prior to your card being transitioned to servicing by Imprint on May 18, 2026 (“Legacy Rewards”), any Legacy Rewards available at the time of account transfer will remain available to you and be eligible to be redeemed as part of the new Rewards Program and in line with the redemption and expiration terms included in these Terms. You understand that Rewards earned using your Program Card after May 18, 2026 do not qualify as Legacy Rewards.

**Processing.** Once an Eligible Transaction posts to your Program Card account, the Rewards earned on such Eligible Transaction will be processed and placed as “pending” in your Rewards Balance as viewable within the Imprint mobile app or website. Due to the timing of your purchase, some rewards may not be available until the next statement cycle. See “Adjustments and Corrections” to understand how your Rewards are treated when transactions are returned or are deemed/alleged to be fraud. “Rewards Balance” is the record, maintained by Imprint, of the Rewards earned in connection with your Program Card.

### **Redeeming Rewards**

Rewards have no cash value and may be redeemed only as a statement credit on your Program Card monthly billing statement (“Statement”). For each Program Card monthly billing cycle in which you make a Shell Transaction (“Eligible Cycle”), Rewards from your Rewards Balance will be automatically redeemed at the conclusion of the Eligible Cycle by applying them as a statement credit against Shell Transactions (defined above) that appear on your Statement for that Eligible Cycle. Rewards will not be applied as statement credit (1) in any monthly billing cycle in which no Shell Transactions post to your Program Card account; or (2) against Eligible Transactions that are not Shell Transactions. Upon redemption, you will see both the Shell Transaction(s) and an aggregated Rewards credit on your Statement, which is accessible through the Imprint mobile app or website, and at any time in the “Rewards Balance” section of your Imprint mobile app or website logged-in experience.

If your Rewards Balance is greater than the amount of Shell Transactions in an Eligible Cycle, only the portion of your Rewards Balance necessary to fully credit against the amount of Shell Transactions on your Statement will be redeemed. The remainder of your Rewards Balance will remain in your Rewards Balance (tagged as “available”) until automatically redeemed in the next Eligible Cycle.

To redeem Rewards, your Program Card must not be canceled or past due at the time of redemption, and you must otherwise retain your Rewards Program eligibility.

### **Expiring Rewards**

Your Rewards will expire and will not be eligible for redemption if you do not engage in Qualifying Activities for 13 months after the Rewards are earned. “Qualifying Activities” include charges posting to your Program Card, earning Rewards, or redeeming Rewards.

## **Forfeiting Rewards**

If Imprint determines that you have engaged in abuse, misuse, or gaming in any way related to your Program Card, these Rewards Terms, the Program Card Agreement, or Other Terms, or that you intend to do so, Imprint may suspend your ability to earn and redeem Rewards. Additionally, if Imprint suspects already-earned Rewards were the product of such abuse, misuse, or gaming, Imprint may deduct such Rewards from your Rewards Balance and they will be considered forfeit.

Subject to applicable law, Rewards may also be forfeited if your Program Card is closed or you otherwise violate the eligibility conditions for the Rewards Program. For example, if you default under these Terms or the Program Card Agreement, Imprint reserves the right to suspend, cancel, or expire any Rewards already earned.

## **Adjustments and Corrections**

Imprint reserves the right to make adjustments to, or correct, your Rewards at any time in its sole discretion in accordance with these Terms. Rewards may be subject to adjustment if, among other reasons:

- An Eligible Transaction that earned Rewards is refunded (in whole or in part) by a merchant due to a return or other reason, or the merchant has adjusted the price you paid.
- An Eligible Transaction that earned Rewards is reversed due to a chargeback, whether for fraud or another reason.
- Rewards were calculated based on a pre-authorized Eligible Transaction amount, but the final Eligible 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.
- A calculation error or other mistake is made by Imprint in crediting you with Rewards.

An adjustment can occur any time after an Eligible Transaction, depending on a merchant's return or refund policy, the time in which a chargeback is initiated and resolved, Imprint's identification of an error or mistake, and other reasons. If an adjustment is made, your Rewards may be reversed, cancelled, or deducted from your Rewards Balance, which may result in a negative Rewards Balance.

If you have a negative Rewards Balance, subsequent Rewards will be used to bring your Rewards balance to \$0 prior to automatically redeeming Rewards as set forth above.

## **Errors and Disputes**

If you believe an error has occurred and you are eligible for Rewards or other benefits that you haven't received or you were incorrectly allocated Rewards, please contact Imprint by email at [support@imprint.co](mailto:support@imprint.co), or by phone at 888-427-0544.

Imprint may ask you to submit documentation related to your alleged error in order to service your request.

### **Changes to the Rewards Program**

Imprint reserves the right, at any time and in its sole discretion, to make any changes to or discontinue the Rewards Program, including by eliminating or altering any Rewards Rates, Eligible Transactions, or any other aspect of the Rewards Program or these Terms. If any changes are made to the Rewards Program, Imprint will provide you notice by posting an updated version of these Terms to the Imprint app or website. Imprint may provide you other notice as a courtesy or as required by law, including by sending you notice in writing (including with Statements), electronically, or through the Imprint app or website. Updated Terms shall immediately become effective upon Imprint's posting of the updated Terms to the Imprint App or website.

If Imprint terminates the Rewards Program, these Terms will immediately terminate. Subject to applicable law, you will not be able to earn or redeem Rewards on or after the date of termination of the Rewards Program.

### **Tax**

You are responsible for any tax liability related to your participation in the Rewards Program.

### **Privacy**

For more information on how Imprint, Shell, and Bank process your personal data, please refer to the privacy notices and other privacy terms and conditions found in your Other Terms.

### **Dispute Resolution**

Any claim, dispute, or controversy between you and Imprint arising from or relating to these Terms or the Rewards Program, including claims arising from actions or omissions prior to the date of these Terms, will be resolved in accordance with Section 11 (Dispute Resolution, Agreement to Arbitrate and Class Action Waiver) of your Program Card Agreement. By participating in the Rewards Program, you agree to be bound by that provision.

For purposes of disputes arising under these Terms or the Rewards Program: (1) references to "we," "us," and "our" in Section 11(b)(i) of the Program Card Agreement shall mean Imprint; and (2) references to "claim" in Section 11(b)(iii) of the Program Card Agreement shall include any claim, dispute, or controversy between you and Imprint arising from or relating to these Terms or the Rewards Program.

### **Issuer Statement**

The Shell Performance Elite World Mastercard® is issued by First Bank & Trust, Brookings, SD pursuant to a license by Mastercard Incorporated; and managed by Imprint Payments, Inc. All trademarks are the property of their respective owners.

**Customer Service**

For questions or assistance regarding the Rewards Program, call Imprint at 888-427-0544 or email at [support@imprint.co](mailto:support@imprint.co).