



JASPER MASTERCARD

INTEREST RATES AND FEES (Truth in Lending Disclosures)

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	15.49% – 24.99% This APR will vary based on your creditworthiness at the time of application. After that, your APR will vary based on the Prime Rate.
APR for Cash Advances	24.99% – 29.99% This APR will vary based on your creditworthiness at the time of application. After that, your APR will vary based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire balance in full by the next billing date. We will begin charging interest on cash advances on the transaction date
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees	
<ul style="list-style-type: none"> Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees	
<ul style="list-style-type: none"> Late payment Returned payment 	Up to \$27.00 . Up to \$27.00 .

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided above in your account agreement.

The Monthly Periodic Rate for Purchases and Cash Advances is a variable rate that may change monthly. The Monthly Periodic Rate will be 1/12th of the sum of an “Index” plus a margin. The Index is the highest domestic Prime Rate published in the “Money Rates” section of The Wall Street Journal (eastern edition) on the 15th day (or preceding business day, if the 15th is not a business day) of the calendar month immediately prior to the month in which the Billing Cycle begins.

We add 12.24% - 21.74% to the Prime Rate to determine Purchase APR (monthly periodic rate will vary).

We add 21.74% - 26.74% to the Prime Rate to determine Cash Advance APR (monthly periodic rate will vary).

Jasper Cash Back Program Terms and Conditions

Program Effective Date: February 9, 2021

Last revised: February 2, 2021

The Program and this Agreement

This document describes the Jasper Cash Back Program (“Program”) and the terms & conditions that You, the person to whom the Jasper Card was issued, will have to comply with, in order to benefit from the Program. The Program Terms & Conditions (as may be amended from time to time, the “Agreement”) apply to the Jasper MasterCard Credit Card, issued by WebBank, member FDIC. This Agreement is an agreement between You and WebBank, member FDIC.

You agree that Your use of the Jasper Card constitutes Your acceptance of this Agreement. This is a separate and independent agreement from the Cardholder Agreement. In order to benefit from this Program, You must comply with this Agreement, the Cardholder Agreement, and any other agreements, policies and/or disclosures You agreed to when applying for and obtaining Your Jasper Card.

Important Definitions

The following are definitions of terms used in this Agreement:

Base Rate

Means the base rate of 1% on Eligible Transactions You are entitled to if You meet the requirements as described in this Agreement.

Cardholder, You or Your

Means the person who owns a Jasper Card and opened the Account.

Cardholder Agreement

Means the agreement between You and Us governing Your Account.

Cash Back

Means the equivalent dollar-amount that You accumulate based on Your Eligible Amount, the Base Rate and the Qualified Referral Cash Back Rate.

Cash Back Rate

Means the total percentage of Cash Back You will earn on Eligible Transactions, which is equal to the Base Rate, plus the Referral Cash Back Rate.

Eligible Amount

Means the net amount charged on Eligible Transactions minus any credits or returns, which in a given month shall not be greater than your credit limit.

Eligible Transactions

Means transactions, including purchase transactions, made using Your Jasper Card that are used to calculate Your Eligible Amount for participation in the Program that are not Ineligible Transactions.

Good Standing

Means (a) Your Account is: (1) open and has not been closed by You or Us and (2) not frozen; and (b) You (1) have not filed for bankruptcy protection; and (2) are not past due or in default under Your Cardholder Agreement.

Ineligible Transactions

Means those transactions listed on Appendix A to this Agreement.

Jasper Card or Account

Means the Jasper MasterCard Credit Card Account, issued by WebBank, Member FDIC.

Manufactured Spend

Means transactions deemed, in Our sole discretion, to have been initiated for the primary purpose of earning Cash Back.

Qualified Referral

Means a person who is referred to us, by a current Jasper cardholder, who then applies for the Jasper Credit Card, is approved and activates their Jasper Credit Card.

Referral Cash Back Rate

Means the 0.5% rate on Eligible Transactions You are entitled to for a 12 month period for each Qualified Referral made to Jasper, up to a maximum of 5%.

Unredeemed Cash Back

Means Cash Back You have earned but which You have not yet redeemed as a credit on Your balance statement on Your Jasper Card.

We, Us, or Our

Means WebBank, member FDIC.

Participation in the Program

We will automatically enroll You in the Program once Your Jasper Card is issued. If You're an existing customer We automatically enrolled You on the launch date of the Program if You are in Good Standing.

Program Terms

Limits on Earning Cash Back

There are two separate limits on you earning Cash Back Rewards. The first limitation is with respect to the maximum Cash Back Rate you can receive. The maximum Cash Back Rate you can receive is 6%, which equals the Base Rate of 1%, plus up to ten (10) total Qualified Referrals at 0.5% per Referral, each effective for a 12-month period from when earned. The Cash Back Rate will be applied on the net amount charged on Eligible Transactions minus any credits or returns. The second limitation is with respect to the dollar amount to which Your Cash Back Rate is applied. The maximum dollar amount (of Eligible Transactions) on which the Cash Back Rate can be applied is the total credit limit on Your Jasper Card.

These two limits taken together mean the maximum Cash Back rewards you can earn in a billing cycle = Your Credit Limit x 6% maximum Cash Back Rate. Please note the amount of Cash Back rewards you earn will be less if your Cash Back Rate is less than the maximum Cash Back Rate.

Eligibility Requirements

You will maintain eligibility to earn and redeem Base Rate and Qualified Referral Cash Back so long as You are in Good Standing.

Calculating Your Cash Back

For as long as You are in Good Standing, You will earn 1% Cash Back on the Eligible Amount. As noted above, the Eligible Amount for a given billing cycle shall not be greater than your credit limit . You can earn an up to an additional 5% Cash Back through Qualified Referrals. A Qualified Referral is when you refer an individual to apply for a Jasper Credit Card that is not a current Jasper cardholder, that person applies and is approved, and that person activates their Jasper Credit Card. If you make a Qualified Referral (up to a maximum of 10 at any time), your Cash Back Rate will be increased by the Referral Cash Back Rate of 0.5% for a 12-month period starting the day after the referred individual activates their Jasper Credit Card. Cash Back for a particular Jasper Card billing cycle is earned based on Your Eligible Amount, Base Rate and the number of total Qualified Referrals accumulated at the time of the billing cycle. If You are not in Good Standing, no Cash Back will be accumulated or automatically redeemed. All Cash Back including Base Rate, Cash Back from Qualified Referrals or Cash Back from any promotional offers begin accumulating from the date of the first Eligible Transactions.

Promotional Offers

From time to time, You may receive promotional offers from Us. Each promotional offer will contain details on how to earn the Cash Back Rate for that particular offer and any limitations that apply not otherwise provided in these Terms and Conditions. If You are not in Good Standing as of the date We determine whether You have met the terms of the offer, You will not receive any promotional Cash Back.

Redemption of Accumulated Cash Back

Any and all Cash Back, whether from Qualified Referrals, Base Rate Cash Back or promotional offers will only be redeemable after the completion of three (3) months of on-time payments of at least the minimum payment due. The three (3) months of on-time payments do not need to be made consecutively. All Cash Back will be redeemed automatically for the first time once You have made three (3) on-time payments since being approved for the Jasper Card. The Cash Back will appear as a credit on Your next statement. Once You have successfully completed the three (3) on-time payments, Your accumulated Cash Back will automatically be redeemed as credit on Your statement balance each month, so long as you remain in Good Standing. After Your Referral Cash Back is unlocked for the first time after three (3) monthly on-time payments, if You fail to pay at least the minimum payment in any given month, you will not earn any Cash Back for that month. Once You pay the minimum amount due, You will continue accumulating Cash Back and the previously accumulated amount will be redeemed automatically. The amount of total Cash Back that can be redeemed is limited to the amount of Your total Jasper Card account balance minus the minimum payment due. Cash Back will not be automatically redeemed to pay the minimum payment on any statement. You are still responsible for paying the minimum payment each billing cycle.

How to Check Your Cash Back Balance

You can view Your accumulated Unredeemed Cash Back balance through the Jasper Card mobile application. Note that such information may not reflect pending transactions, transactions that have not settled, transaction reversals, unverified referrals, returned payments or other transactions that have not been verified or finalized.

Your monthly statement will also show Unredeemed Cash Back balance as of the end of the billing cycle for that month's statement, changes made to it during that billing cycle and the amount redeemed during the cycle.

Information About Referred Persons

Due to the confidential nature of individuals' personal financial information, We cannot share any information with You about another person's application for a Jasper Card, including whether a specific individual You referred applied or whether they were approved or declined.

Cash Back Earnings Rate Expiration

The Base Rate (1%) will not expire unless your Cash Back rewards are forfeited as detailed in the Forfeiture section below. Each additional 0.5% Referral Cash Back Rate, earned through Qualified Referrals, and added to Your Base Rate, expire after 12 months from the Qualified Referral. All Cash Back Rates are applied only once You have completed three (3) on-time monthly payments.

Change of a Card

In the event Your Card is lost, stolen or damaged, or if We issue You a new Jasper Card number for any other reason, Your accumulated Cash Back amount will move to your new Jasper Card number and this Agreement will remain in effect.

Adjustment to Rewards for Returns and Reversals

We may make adjustments to Your Cash Back amount based on Your Account activity. We will decrease Your Cash Back amount as a result of a return or reversal of an Eligible Transaction or as a result of Cash Back applied to Your Account in error. If you are credited with any Cash Back from Ineligible Transactions, we may reverse that Cash Back.

Our processing platform serves as the final record of Your Cash Back activity. This includes the amount of Cash Back You have available for redemption, the amount of Cash Back You have redeemed, and the Base Rate You will earn on the Eligible Amount. In the event there is a discrepancy between Your records and the processing platform, the information from the processing platform will be deemed correct.

If an Eligible Transaction is returned or reversed, We may, in our sole discretion:

- (1) subtract the amount of such Eligible Transaction from Your Eligible Amount balance during or after the billing cycle in which the return or reversal occurs
- (2) make adjustments to Your Unredeemed Cash Back to account for such return or reversal.

Adjustments We make to Your Eligible Amount or Unredeemed Cash Back in the case of a return, reversal, or other adjustment may result in You having a negative Eligible Amount or a negative Unredeemed Cash Back amount. If a returned purchase, reversal, or other adjustment results in a negative Cash Back amount and your cash back amount remains negative for two consecutive billing cycles, we will charge Your Account the amount of the negative cash back. The charge will appear on Your next statement as a transaction.

Forfeiture

In the event that, as determined by Us in Our sole discretion, (1) We chooses to close Your account due to violations of the Card Holder Agreement, (2) You engage in Manufactured Spend

transactions or (3) You otherwise misuse, abuse or game the Cash Back Program, You will forfeit any Unredeemed Cash Back that You have accrued and any Cash Back that You would have earned had the event not occurred. Also, in such an event, You will become ineligible to earn further Cash Back until further notice from Us.

Should You choose at any point to freeze Your account, any accumulated Cash Back will be preserved on the account.

Account Closure

Should You choose to close Your account for any reason, the accumulated Cash Back at the time of closure will be applied to Your current statement balance, which will be reflected on Your final statement to be issued at the beginning of the following month. If you have a negative Cash Back amount at the time you request that your Account be closed, we will charge Your Account the amount of the negative cash back, which may result in you having an outstanding balance on Your Account. You promise to pay us any such outstanding balance.

Program Modifications

The Program is subject to change. We reserve the right to, at any time, add, change or eliminate any terms of this Agreement associated with the Program.

Modifications may include, but are not limited to:

- Changing the way Cash Back is calculated, earned and/or redeemed
- Lowering or changing the Base Rate
- Changing the caps on Cash Back
- Adding restrictions on Cash Back redemption
- Changing or adding restrictions
- Applying charge fees for participating in the Program
- Making it harder to earn Cash Back
- Limiting the types of purchases on which Cash Back is accrued or eliminating means of earning Cash Back
- Modifying Eligible Transactions and excluding certain transactions

We may communicate these changes to You by posting an updated copy of this Agreement on the Jasper Card website. You can refer to the “Last revised” date at the top of this Agreement to see when it was last updated. We may instead notify You of changes electronically, by email or through the Jasper Card mobile app. It is Your responsibility to review the website or any emails or notifications sent to You electronically. The changes become effective once an update is communicated either on the website or via electronic methods. Once effective, any such changes will be considered part of this Agreement.

Program Termination

We also reserve the right to terminate the Program at any time. We will notify You of the termination via the Jasper Card website, other electronic means, or any other reasonable means. Once the termination is announced, the accumulated rewards will be applied to Your current statement balance, which will be reflected on Your statement on the following month.

Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL JASPER (OR ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES OR CONSULTANTS) BE LIABLE TO PARTICIPANT OR ANY THIRD PARTY FOR ANY INCIDENTAL, CONSEQUENTIAL, INDIRECT, SPECIAL OR PUNITIVE DAMAGES, ARISING OUT OF OR RELATING TO THESE TERMS. IN NO EVENT SHALL JASPER MAXIMUM CUMULATIVE LIABILITY UNDER ANY CAUSE OF ACTION (WHETHER IN CONTRACT, TORT OR OTHERWISE) EXCEED AN AGGREGATE AMOUNT OF US\$100.

Governing Law and Jurisdiction

These Terms are governed by the laws of the State of Utah, excluding conflicts of laws principles, and sole jurisdiction is granted to the competent courts in the State of Utah.

Appendix A

Ineligible Transaction List

- Balance transfers, direct or indirect
- Cash advances
- Purchase of foreign currency
- Traveler's checks, money orders, wire transfers or similar cash-like transactions
- Lottery tickets, casino gaming chips, race track wagers, or similar betting transactions
- Purchases that are returned or otherwise credited to Your Card
- Illegal purchase transactions
- Money Orders
- Wire Transfers or similar cash-like transactions
- Any checks that access your account
- Interest and fees of any kind including annual, if applicable
- Unauthorized or fraudulent charges
- Account adjustments
- Finance charges
- Loan payments
- Purchases of gift cards or prepaid cards
- Purchases of cash equivalents

Promotional Statement Credit Terms and Conditions

Program Effective Date: 07/17/2020

Last revised: 03/10/2021

The Program and this Agreement

This document describes the Jasper Promotional Statement Credit Program (“Program”) and the terms & conditions that You, the person to whom the Jasper Card was issued, will have to comply with, in order to benefit from the Program. The Program Terms & Conditions (as may be amended from time to time, the “Agreement”) apply to the Jasper MasterCard Credit Card, issued by WebBank, member FDIC. This Agreement is an agreement between You and WebBank, member FDIC.

The purpose of the Program is to encourage Participants to apply for a Jasper credit card. Any Participant who qualifies under the terms set forth below will be entitled to a Promotional Statement Credit (as defined below).

You agree that Your use of the Jasper Credit Card constitutes Your acceptance of these Terms & Conditions. This is a separate and independent agreement from the Cardholder Agreement. In order to benefit from this Program, You must comply with this Agreement, the Cardholder Agreement, and any other agreements, policies and/or disclosures You agreed to when applying and obtaining Your Jasper Card.

Important Definitions

The following are definitions of terms used in this Agreement:

Cardholder, You, or Your

Means the person who owns a Jasper Card and opened the Account.

Cardholder Agreement

Means the agreement between You and Us governing your Account.

Jasper Card or Account

Means the Jasper MasterCard Credit Card Account, issued by WebBank, Member FDIC.

We, Us, or Our

Means WebBank, Member FDIC

Participation in the Program

Process of Qualification for Promotional Statement Credit

To qualify for the Promotional Statement Credit, You will enter a promotional code upon applying for a Jasper Credit Card. Once the Your application is approved, the Jasper Credit Card is activated and one eligible transaction is completed on the card, regardless of dollar amount, the Promotional Statement Credit will be applied (see Appendix A for ineligible transactions list).

Promotional Statement Credit

Cardholders eligible for the Promotional Statement Credit will receive, within 60 days of qualifying for the award, a credit to their Jasper Card balance, in the amount of \$100 (US). Such credit is non-negotiable and non-exchangeable. You acknowledge that We will share your personal information with third parties, including relevant vendors, for the purposes of your Promotional Statement Credit redemption and that use of such vendor's website is subject to such vendor's Terms of Service and Privacy Policy.

If Jasper is unable to deliver the Promotional Statement Credit to you for any reason, including but not limited to regulatory reasons, then Jasper may, at its sole discretion, provide a different Promotional Statement Credit of equivalent value, without prior notice to you.

Program Terms

Restrictions & Amendments

By participating in the Program, You will be required to submit personal information about Yourself, including, but not limited to your name and email address. All information collected, stored and/or shared through the Program will be subject to our Privacy Policy. You hereby represent and warrant that you have the full right to provide Jasper with any names and email addresses for the purpose set forth in these Terms.

Jasper is under no obligation to accept any applications and may decline such applications at its sole discretion.

Jasper does not allow You to and You represent that You will not use the Program for any purpose other than as set forth herein; nor any purpose that is unlawful or prohibited by these Terms or in order to send altered, deceptive or false source-identifying information or spam. This also includes but is not limited to sending out junk emails regarding this promotion. Jasper reserves the right to withdraw this offer if, in its judgment, the offer is being abused. Jasper also reserves the right to change or amend the Promotional Statement Credit and the structure of the offer at any time and will notify you thereof by amending these Terms. Any decision made by Jasper with regards to this offer is final.

Taxes

Jasper is not responsible for any taxes, customs, or other tax issues relating to the issuing of the Promotional Statement Credit. Any additional tax payment is your sole responsibility.

If and to the extent Jasper is required by an authorized tax authority to withhold any taxes on the Promotional Statement Credit, Jasper shall provide all required reporting and withhold any such amounts as required by law.

Payments

In order to receive a Promotional Statement Credit, Cardholders may be subject to additional payment requirement such as, for example, customs payments, income tax, etc. You are solely responsible for payment for all such taxes as they are levied and as they apply to You. Jasper shall make no such payments and shall not be responsible for any payment of any amount required in order to allow the delivery, receipt or shipment to you of the Promotional Statement Credit, if any.

Termination

We reserve the right to terminate the Program at any time. We also reserve the right to terminate any Promotional Statement Credit at its reasonable discretion.

Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL JASPER (OR ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES OR CONSULTANTS) BE LIABLE TO PARTICIPANT OR ANY THIRD PARTY FOR ANY INCIDENTAL, CONSEQUENTIAL, INDIRECT, SPECIAL OR PUNITIVE DAMAGES, ARISING OUT OF OR RELATING TO THESE TERMS. IN NO EVENT SHALL JASPER MAXIMUM CUMULATIVE LIABILITY UNDER ANY CAUSE OF ACTION (WHETHER IN CONTRACT, TORT OR OTHERWISE) EXCEED AN AGGREGATE AMOUNT OF US\$100.

Governing Law and Jurisdiction

These Terms are governed by the laws of the State of Utah, excluding conflicts of laws principles, and sole jurisdiction is granted to the competent courts in the State of Utah.

Terms and Conditions for Limited Time Jasper Referral Bonus II

These Terms and Conditions ("Referral Bonus Program Terms") supplement the Jasper Cash Back Program Terms and Conditions and govern your participation in the Jasper Limited Time Referral Bonus Program ("Referral Bonus Program"). The Jasper Cash Back Program Terms and Conditions are available [here](#). The purpose of the Referral Bonus Program is to encourage Jasper Credit Card cardholders to refer other persons to apply for a Jasper Credit Card. Any Participant who qualifies under the terms set forth below will be entitled to a Referral Bonus (as defined below).

You agree that Your referral of a person to apply for the Jasper Credit Card or use of the Jasper Credit Card constitutes Your acceptance of these Referral Bonus Program Terms. In order to benefit from this Program, You must comply with these Referral Bonus Program Terms, Jasper Cash Back Program Terms and Conditions, the Jasper Cardholder Agreement, and any other agreements, policies and/or disclosures You agreed to in connection with applying or obtaining Your Jasper Credit Card.

Important Definitions

The definitions in the Jasper Cash Back Program Terms and Conditions are incorporated by reference. The following are additional definitions of terms used in this Referral Bonus Program Terms:

Referring Party

Means a Jasper Credit Card cardholder who refers another person that applies for a Jasper Credit Card.

Referred Party

Means a person who applies, is approved for, and activates a Jasper Credit Card through a referral link sent by a Referring Party.

Referral Bonus

For Referring Party:

- Earn 1% additional cash back for a full year for two referrals.
- After two referrals, each successful referral earns an additional 0.5% for a full year, up to 6%.

For Referred Party:

- 1% extra cash back for a full year for a successful application via a referral link sent from a Referring Party.

You or Participant

Means any Referring Party or Referred Party.

Duration

The Referral Bonus Program promotion will last for a one (1) month duration unless there have not been two thousand (2,000) successful referrals at the end of that period, in which case, the promotion will end once there have been two thousand (2,000) successful referrals.

Qualification for the Limited Time Referral Bonus

- **Referring Party**

In order to qualify for the Referral Bonus as a Referring Party, You must be part of the first two thousand (2,000) Jasper Credit Card cardholders to have a Referred Party be approved, using the unique referral link that You sent them, and then activate their card. In the event that a Referred Party starts multiple applications using different unique referral links from different Jasper Credit Card cardholders, a Referral Bonus will only be rewarded in connection with the first unique referral link used by the Referred Party to start an application.

- **Referred Party**

In order to qualify for the Referral Bonus as a Referred Party, You must be sent a referral link by a Referring Party and use that link to apply for a Jasper Credit Card. Your application must then be subsequently approved, and your card activated in order to qualify for the referral bonus.

Referral Bonus

A Referring Party who is eligible for the Referral Bonus will receive, within 60 days of qualifying for the award, 1% Cash Back for two (2) referrals and an additional 0.5% Cash Back for every subsequent referral, effective for a 12-month period from when earned, with a maximum Cash Back limit of 6.0% at all times.

A Referred Party will earn 1% Cash Back for a full year once their application is submitted and approved through a referral link sent by a Referring Party and their card activated.

You acknowledge that we will share your personal information with third parties, including relevant vendors, for the purposes of your Referral Bonus and that use of such vendor's website is subject to such vendor's Terms of Service and Privacy Policy.

Submission of Personal Information

By participating in the Program, you will be required to submit personal information about yourself, including, but not limited to your name and email address. All information collected, stored and/or shared through the Referral Bonus Program will be subject to our Privacy Policy. You hereby represent and warrant that you have read and agree to the Privacy Policy and that you have the full right to provide any names and email addresses for the purpose set forth in these Referral Bonus Program Terms.

Applications

There is no obligation to accept or approve any applications for a Jasper Credit Card and any application may be declined in our sole discretion.

Additional Restrictions & Amendments

You are not allowed to and you represent that you will not use the Referral Bonus Program for any purpose other than as set forth herein; nor will you engage in any conduct that is unlawful or prohibited by these Referral Bonus Program Terms or other agreements in connection with your

Jasper Credit Card; nor will send any altered, deceptive or false source-identifying information or spam; nor will you otherwise misuse, abuse or game the Referral Bonus Program; nor will you send any junk emails regarding this promotion. We reserve the right to withdraw this offer if, in our judgment, the offer is being abused. We also reserve the right to change or amend the Referral Bonus Program and the structure of the offer at any time and will notify you thereof by amending these Referral Bonus Program. Any decision made by us with regards to this offer is final.

Taxes

We are not responsible for any taxes, customs, or other tax issues relating to the issuing of the Referral Bonus. Any additional tax payment is your sole responsibility.

If and to the extent we are required by an authorized tax authority to withhold any taxes on the Referral Bonus, we shall provide all required reporting and withhold any such amounts as required by law.

Termination

We reserve the right to terminate the Referral Bonus Program at any time at our sole discretion. We also reserve the right to terminate any Referral Bonus at our reasonable discretion.