

TERMS AND CONDITIONS



ADDING AN ADVANCIAL CARD TO A MOBILE WALLET

These terms and conditions (the "Terms") for attaching your Advancial Card ("Advancial Card") virtually to a digital storage system ("Mobile Wallet") apply when you choose to add an Advancial Card to a Mobile Wallet. In these Terms, you and your refer to any person that seeks to add an Advancial Card to any Mobile Wallet, Advancial Card refers to any Advancial ATM/debit or credit card, and we, us, our, and Advancial refer to the issuer of your Advancial Card. When you add an Advancial Card to the Mobile Wallet, you agree to these Terms.

1. ADDING YOUR ADVANCIAL CARD

You can add an eligible Advancial Card to the Mobile Wallet by following the instructions of the Mobile Wallet provider. Only Advancial Cards that we indicate are eligible can be added to the Mobile Wallet. If your Advancial Card or underlying account is not in good standing, that Advancial Card will not be eligible to enroll in the Mobile Wallet. When you add an Advancial Card to the Mobile Wallet, the Mobile Wallet allows you to use the Advancial Card to enter into transactions where the Mobile Wallet is accepted. The Mobile Wallet may not be accepted at all places where your Advancial Card is accepted.

2. YOUR ADVANCIAL CARD TERMS DO NOT CHANGE

The terms and account agreement that govern your Advancial Card do not change when you add your Advancial Card to the Mobile Wallet. The Mobile Wallet simply provides another way for you to make purchases with the Advancial Card. Any applicable interest, fees, and charges that apply to your Advancial Card will also apply when you use the Mobile Wallet to access your Advancial Card. Advancial does not charge you any additional fees for adding your Advancial Card to the Mobile Wallet or using your Advancial Card in the Mobile Wallet. The Mobile Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. ADVANCIAL IS NOT RESPONSIBLE FOR THE MOBILE WALLET

Advancial is not the provider of the Mobile Wallet, and we are not responsible for providing the Mobile Wallet service to you. We are only responsible for supplying information securely to the Mobile Wallet provider to allow usage of Advancial Card in the Mobile Wallet. We are not responsible for any failure of the Mobile Wallet for any transaction. We are not responsible for the performance or non-performance of the Mobile Wallet provider or any other third parties regarding any agreement you enter into with the Mobile Wallet provider or associated third party relationships that may impact your use of the Mobile Wallet. You acknowledge that you have read and accepted the terms and conditions of the Mobile Wallet by requesting that your Advancial Card be added to the Mobile Wallet.

4. CONTACTING YOU ELECTRONICALLY AND BY EMAIL

You consent to receive electronic communications and disclosures from us in connection with your Advancial Card and the Mobile Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Advancial account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes. By accepting these Terms, you agree that it is subject to the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN"). Continued use of an Advancial Card in a Mobile Wallet requires that you agree to receive all notices electronically. If you prefer to receive paper notices, you have the right to withdraw your consent, in which case we will terminate your use of the Advancial Card in a Mobile Wallet.

5. REMOVING YOUR ADVANCIAL CARD FROM THE MOBILE WALLET

You should contact the Mobile Wallet provider on how to remove an Advancial Card from the Mobile Wallet. We can also block an Advancial Card in the Mobile Wallet from purchases at any time.



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6. GOVERNING LAW AND DISPUTES

These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Advancial Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Advancial Card agreement.

7. ENDING OR CHANGING THESE TERMS; ASSIGNMENTS

We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all Advancial Cards from the Mobile Wallet. You may not assign these Terms.

8. PRIVACY

Your privacy and the security of your information are important to us. The Consumer Privacy Notice (available online at www.advancial.org/account-security/privacy-notice/) applies to your use of your Advancial Card in the Mobile Wallet. You agree that we may share your information with the Mobile Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your Advancial Card transactions, and to improve our ability to offer these services. This information helps us to add your Advancial Card to the Mobile Wallet and to maintain the Mobile Wallet. We do not control the privacy and security of your information that may be held by the Mobile Wallet provider, and that is governed by the privacy policy given to you by the Mobile Wallet provider.

9. NOTICES

We can provide notices to you concerning these Terms and your use of an Advancial Card in the Mobile Wallet by posting the material on our website, through electronic notice given to you by the provider, or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. You may contact us at: 800.322.2709.

10. QUESTIONS

If you have any questions, disputes, or complaints about the Mobile Wallet, contact the Mobile Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Advancial Card, then contact us at: 800.322.2709 or msc@advancial.org.