Current Points Terms

Effective: November 3, 2026

The following terms and conditions ("Current Points Terms") are applicable to the rewards program (the "Current Points Program") that Finco Services, Inc. dba Current ("Current") offers to Current users. The Current Points Program allows Current users to earn promotional points ("Current Points," or "Points") in multiple ways, including through Current Build Visa® Credit Card ("Build Card") purchases at participating retailers and partners as well as promotions within the Current mobile banking application (the "Mobile App"). Points can be redeemed for cash redemptions directly to your Current account or for other items as may be designated by Current from time to time. "We," "our," and "us" refers to Current, our successors, affiliates, or assignees. "You," "your," and "member" refers to the owner of the Current account ("Current Account").

Incorporation of Other Agreements

As a condition of participating in the Current Points Program, you acknowledge and agree that additional agreements are in place that govern your relationship with Current including, but not limited to, the Current Deposit Account Agreement, the Current Build Credit Card Agreement, the Current Build Deposit and Secured Accounts Agreement, the Current Privacy Policy, the Current Terms of Service, and the Electronic Communication Agreement (collectively, the "Additional Agreements"), each of which is hereby incorporated by reference. The terms and conditions of the Additional Agreements do and shall continue to apply in full force. **You further agree that the Arbitration provisions of the Current Deposit Account Agreement and/or the Current Build Deposit and Secured Accounts Agreement (including its class action and jury waivers) shall extend to any claim, dispute, or controversy arising out of or relating in any way to: i) these Current Points Terms; ii) Current Points; iii) your qualification for Current Points; iv) your use of Current Points; v) advertisements, promotions or oral or written statements related to Current Points; vi) the benefits and services related to Current Points; and vii) transactions made using Current Points, no matter how described, pleaded or styled.** These Current Points Terms are intended to and shall supplement the Additional Agreements.

Eligibility and Participation

In order to be eligible to earn points under the Current Points Program, you must fulfill the following requirements:

- You must be 18 years of age or older,
- You must have an account with Current that is in your name and in good standing,
- You have a Build Card,
- You must have the Mobile App, and
- You must receive one Eligible Payroll Deposit of at least $200.00 or more into your Current Account over the preceding 35-day period. "Eligible Payroll Deposits" means recurring deposits of your wages or compensation from sources such as your employer, payroll provider or government payer, including where you are acting as an independent contractor, of an amount and frequency determined by

Current in its sole discretion. Certain deposits do not qualify as Eligible Payroll Deposits, including non-direct deposit ACH transfers, inter- or intra-bank peer-to-peer transfers, transfers made to debit cards from digital wallets or P2P services (PayPal, Venmo, Cash App, Zelle, Google Pay, Facebook Pay, or other similar services), mobile check deposits, and cash deposits.

In addition, Current may at any time and in its sole discretion determine additional requirements or changes to existing requirements that you must fulfill in order to be eligible for Points. If you initially fulfill the eligibility criteria and subsequently fail to fulfill such criteria, your access to Points may be suspended or terminated as determined by Current in its sole discretion and all unredeemed Current Points will be forfeited.

The Current Points Program feature is not available to Teen Account holders.

There are no fees associated with the Current Points Program.

Eligible Transactions

The amount of Points granted for different actions as well as the purchase requirements necessary to earn Points may vary, and is subject to Current's sole discretion. Current may implement restrictions related to the receipt or use of Points at any time, subject to applicable law.

As the eligible transactions change, you will be made aware of changes by visiting the Mobile App. If you become aware of any issues regarding eligible transactions or Points earned, please contact us through the chat feature in our Mobile App, email us at support@current.com, or call us at 1-888-851-1172.

Subject to Current's sole discretion, you will earn Points with purchases—minus returns or refunds—made with your Build Card at retailers whose merchant code is classified as belonging to the category or categories you have selected within the Mobile App.

A purchase with a merchant may not earn Points if the merchant's code is not included in an applicable Points category, or if Current receives inaccurate information or is otherwise unable to identify your purchase as eligible for Points. You may also earn points by completing other actions that Current designates from time to time as subject to the Current Points Program.

Points are generally calculated based on your net purchase amount and excludes taxes, fees, promotional codes, discounts, and shipping. You may not earn Points for making a purchase if you pay for that purchase using an alternative check out and/or payment method, such as Google Pay and PayPal. You may not earn Points, or you may not earn Points based on the full amount of your purchase, if you pay for all or a part of your purchase using store credit, promotional code, a gift card, prepaid card, or gift certificate. You may only accrue Points in connection with transactions made for personal, family or household purposes, and Points may not be accrued or earned on business or commercial purpose transactions.

We cannot guarantee the opportunity to earn or redeem Points at any time. Additional terms, conditions, and actions required to earn Points on each purchase may apply and may differ at each qualifying merchant.

When Points Are Earned

Points are considered pending and not yet earned when charges conducted at participating retailers and partners are still pending. Points are considered settled and earned when charges at participating retailers and partners have settled, and will be displayed as “Available Points” in the Mobile App. Pending Points may take an average of 3-5 business days to settle, depending on the merchant. Your total settled Points and pending Points will be displayed as “Points Balance” in the Mobile App.

There is no limit on the number of Points that can be earned. While transactions are still pending, the associated Points will also be pending and will not be considered part of the Available Points balance. In the case of a refund or returned transactions, Points may be deducted from your Available Points balance, based on the corresponding transactions that resulted in a return or refund. For example, if you earned 100 Points on a purchase, and that purchase was later reversed or returned, we would deduct 100 Points from your Available Points. This can result in a negative Available Points balance.

There are no fees associated with the earning of Points. You may not purchase Points. Points are awarded solely for loyalty and promotional purposes.

Redemption of Points

The Points you earn will be redeemable in the manner determined by Current. Currently, Available Points can be redeemed in the Points section of the Mobile App at any time, if there is a sufficient balance to cover the desired redemption item. Points can be redeemed for cash back deposited to your Current Account at the rate indicated in the Mobile App. Cash back will be credited immediately following Points redemption. The total number of Available Points needed to be redeemed in exchange for an item will be displayed in the Mobile App. There are no fees associated with the redemption of Points. Points are not your property and have no cash value until and unless they are redeemed for cash and that cash is deposited and made available for your use in your Current Account.

As soon as Points are redeemed, the transaction cannot be reversed or canceled.

Current reserves the right to modify the amount of Points you may earn for various actions, the conversion rate of your Points into cash back or other rewards items, and the manner in which Points may be redeemed.

Account Closure

If you elect to close your Current Account, you must redeem Points prior to Current Account closure, as your Available Points will be forfeited once your Current Account is closed. If we close your Current Account, the Available Points balance as of the date the Current Account is closed will be forfeited immediately at our sole discretion.

Points Expiration

Points will expire 365 days after the date they settle and are posted to your “Available Points” balance in the Mobile App.

Cancellation of Points

You may cancel your participation in the Current Points program at any time. To do so, please contact us through the chat feature in the Mobile App, email us at support@current.com, or call us at 1-888-851-1172. Current may terminate these Current Points Terms or suspend or terminate your use of Points for any reason at any time upon notice to you, including but not limited to (i) if we find out you are using Points in a way that violates these Current Points Terms or any of the other agreements you entered into when you create a Current Account, (ii) if you are engaging in fraud or suspected fraud, (iii) if you misuse or game the Current Points Program, or (iv) if you take another similar action, as determined by Current in its sole discretion. We will inform you of our decision via in-app notification, phone, or email, and you can always talk to our support team if you have questions.

If your Current Account is closed or suspended at any time for any reason, you will automatically forfeit your Points and your participation in the Current Points Program will be terminated.

Amendments

The Current Points Terms are subject to change or cancellation from time to time for any reason or no reason, including to change the terms for earning Points, imposing limits on Points, or canceling awards. Current may also supplement the Current Points Terms to introduce new Current Points promotions or modify existing promotions. Current may provide notice of changes to the Current Points Program as and if required by applicable law. However, if the amendment(s) is made for security purposes, we can implement it without prior notice. Your continued use of the Current Points Program after any changes are made to these Current Points Terms will constitute your agreement to and acceptance of such changes.

Miscellaneous

You agree to release Current, its partner banks, and their affiliates, partners, service providers, directors, officers, employees, contractors, agents and representatives from all liability for loss, claim, expense or damages sustained by you, in connection with the receipt, ownership or use of any Points, including the termination of your access to Points. The foregoing parties shall not be liable for incidental, punitive, exemplary, indirect or consequential damages (including lost profits), and the sole extent of liability, if at all, shall not exceed the actual value of the Points you earn. Neither Current nor its partner banks are responsible for typographical errors and/or omissions in any Current Points Terms document.

These Current Points Terms supersede all prior agreements and understandings with respect to Current Points.

Current is a financial technology company, not a bank. Banking services are provided by Cross River Bank, Member FDIC.