

CARDHOLDER AGREEMENT

IMPORTANT – PLEASE READ CAREFULLY

This Cardholder Agreement contains an Arbitration Clause requiring all claims to be resolved by way of binding arbitration.

1. Terms and Conditions/Definitions for the Brightwell® Visa® Prepaid Card

This Cardholder Agreement ("Agreement") outlines the terms and conditions under which the Brightwell Visa Prepaid Card has been issued to you by The Bancorp Bank, Wilmington, Delaware (the "The Bancorp Bank" or "Issuer"). The Issuer is an FDIC insured member institution. "Card" means the Brightwell Visa Prepaid Card issued to you by The Bancorp Bank. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. "Card Account" means the records we maintain to account for the value of claims associated with the Card. "You" and "your" mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean the Issuer, our successors, affiliates or assignees. Brightwell Payments, Inc. is the entity managing the Card Program, ("Program Manager"). You acknowledge and agree that the value available in the Card Account is limited to the funds that have been loaded on your behalf by your employer ("Employer"). You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. The Card is not connected in any way to any other account. The Card is not a credit card. The Card is not for resale. You will not receive any interest on your funds in the Card Account. The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may close your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement.

Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

Write down your Card number and the customer service phone number provided in this Agreement on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

2. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents.

3. Activate Your Card

You must register your Card before it can be activated. For registration and Personal Identification Number ("PIN") instructions, see the paragraphs below labeled *"Registering Your Card"* and *"Personal Identification Number"*.

4. Registering Your Card

Your Card Account must be registered to select a PIN and to use your card. To register your Card Account, go to www.brightwellnavigator.com. We will ask you for identifying information (including your Employee ID, date of birth and Passport Number, and issuing country), so that we can verify your identity.

5. Personal Identification Number

You will not receive a Personal Identification Number ("PIN") with your Card. However, you will be prompted to select a PIN when you register and activate your Card. See the instructions in the *"Activate Your Card"* section. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled *"Your Liability for Unauthorized Transfers."*

6. Authorized Card Users

You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number(s), we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

7. Companion Cardholder

You may request an additional Card for another person ("Companion Card"). The maximum number of additional Cards permitted is one (1). You must notify us to revoke permission for any person you previously authorized to use the Card. If you notify us to revoke another person's use of the Card, we may revoke your Card and issue a new Card with a different number. You remain liable for any and all usage of an additional Card you authorize. A fee may be assessed for expedited delivery of an additional Card; for more information about the delivery options and applicable fees, see the

section labeled "Fee Schedule." Companion Card may only be loaded with funds that originate from the primary Cardholder's Card Account.

8. Your Representations and Warranties

By activating the Card or by retaining, using, or authorizing use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state or other jurisdiction where the majority age is older); (ii) you have provided us with a verifiable street address (not a P.O. Box); (iii) the personal information that you provide to us in connection with the Card is true, correct, and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

9. Cash Access

With your PIN, you may use your Card to obtain cash from any Automated Teller Machine ("ATM") or any point-of-sale device, as permissible by a merchant, that bears the Visa®, Interlink®, Plus®, or STAR® Acceptance Mark Acceptance Mark. All ATM transactions are treated as cash withdrawal transactions. You may use your Card at an ATM and withdraw funds from a participating bank (OVER THE COUNTER CASH ADVANCE). Any funds withdrawn from a point-of-sale device will be subject to the maximum amount that can be spent on your Card per day.

The maximum value of your Card is restricted to \$99,999.00 ⁽¹⁾. These are our limits associated with withdrawing cash from your Card:

Transaction Type	Frequency and/or Dollar Limits*
Cash Withdrawal (ATM Cash Withdrawal)	5 times per day up to \$2,510.00 per day
Cash Withdrawal (OVER THE COUNTER CASH ADVANCE)	1 times per day up to \$2,500.00 per day
Cash back at point-of-sale	5 times per day up to \$200.00 per day
* The daily withdrawal limits begin at 12:00 am Eastern Time and ends at 11:59 pm Eastern Time each calendar day. ATM owner-operators and participating banks may impose their own lower limits on cash withdrawals. Any cash withdrawals made outside the United States will be subject to the terms of the ATM operator or financial institution where the transaction occurs, and the effects of currency conversion as described below in the paragraph labeled, "Transactions Made In Foreign Currencies."	

⁽¹⁾ Card Account balances greater than \$50,000.00 dollars are expressly permitted for the purpose of allowing retirement distribution loads. Recurring payroll loads that will cause the Card value to exceed \$50,000 will be accepted at the discretion of the Issuer.

10. Loading Your Card

You may not load funds to your Card. Only your Employer may load funds to your Card. You will have access to your funds within two (2) hours of receipt of load or reload from your Employer. Personal checks, cashiers checks, and money orders sent to the Issuer are not an acceptable form of loading. At our discretion, we may allow a load payment in excess of the limits disclosed below, including the maximum value limit, to post to your Card Account. However, if such a load payment is permitted to post to your Card Account on one occasion, there is no guarantee that any load(s), in any form, in excess of the disclosed limit will be permitted in the future. All checks and money orders sent to the Issuer for Card loading will be returned unless the full amount may be applied towards a negative balance, in which case the check or money order may or may not be loaded to the Card at the discretion of the Issuer.

The maximum value of your Card is restricted to \$99,999.00 ⁽¹⁾. These are the limits associated with loading your Card:

Transaction Type*	Frequency and/or Dollar Limits**
Direct Deposits	10 times per day up to \$35,000.00 per day
* A Companion Card may only be loaded with funds that originate from the primary Cardholder's Card Account.	
**The daily load limits begin at 12:00 am Eastern Time and ends at 11:59 pm Eastern Time each calendar day.	

⁽¹⁾ Card Account balances greater than \$50,000.00 dollars are expressly permitted for the purpose of allowing retirement distribution loads. Recurring payroll loads that will cause the card value to exceed \$50,000 will be accepted at the discretion of the Issuer.

11. Preauthorized Transfers

Your Card Account cannot be used for preauthorized direct debits from merchants, Internet service or other utility service providers ("Merchants"). If presented for payment, preauthorized direct debits will be declined and payment to the Merchant or provider will not be made. The Issuer's bank routing number and the 19-digit direct deposit account number are to be used only for the purpose of initiating direct deposits to your Card Account. You are not authorized to provide the Issuer's bank routing number and the 19-digit direct deposit account number to anyone other than your employer or Program Manager.

12. Using Your Card/Features

The maximum value of your Card is restricted to \$99,999.00 ⁽¹⁾. These are the maximum amounts that can be spent on your Card per day:

Transaction Type	Frequency and/or Dollar Limits*
Card Purchases (Signature, PIN or a combination of Signature and PIN, including Card funded transfers)	10 times per day up to \$5,500.00 per day
Card to Card Transfers ⁽²⁾	3 times per day, up to \$1,000.00 per transaction, maximum of \$1,000.00 per day
Wire Transfers ⁽³⁾	Maximum limit is \$10,000.00 per day.
<p>*The daily load limits begin at 12:00 am Eastern Time and ends at 11:59 pm Eastern Time each calendar day.</p> <p>⁽²⁾ Card to Card Transfers can only be initiated by the primary Cardholder for the purpose of transferring funds to another primary Card or Companion Card.</p> <p>⁽³⁾ Wire Transfers can only be initiated by the primary Cardholder.</p>	

⁽¹⁾ Card Account balances greater than \$50,000.00 dollars are expressly permitted for the purpose of allowing retirement distribution loads. Recurring payroll loads that will cause the Card value to exceed \$50,000 will be accepted at the discretion of the Issuer.

You may use your Card to purchase or lease goods or services everywhere Visa debit cards are accepted as long as you do not exceed the available value of your Card Account and other restrictions (*see examples described below*) do not apply. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card Account to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined.

If you use your Card at an automated fuel dispenser ("pay at the pump"), the transaction may be preauthorized for an amount up to \$99.00 or more. If your Card is declined, even though you have sufficient funds available, you should pay for your purchase inside with the cashier. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the transaction may be preauthorized for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. A preauthorization will place a "hold" on those available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to seven (7) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. If you authorize a transaction and then fail to make the purchase of that item as planned, the approval may result in a hold for that amount of funds for up to thirty (30) days. All transactions relating to car rentals may result in a hold for that amount of funds for up to thirty (30) days.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you had used the Card itself. **Card Account restrictions include, but are not limited to:** restricted geographic or merchant locations where there is a higher risk of fraud or illegal activity; restrictions to comply with laws or prevent our liability; and other restrictions to prevent fraud and other losses. For security reasons, we may, with or without prior notice, limit the type, amount or number of transactions you can make on your Card. You may not use your Card for illegal online gambling or any other illegal transaction. **We may increase, reduce, cancel, or suspend any of the restrictions or add new ones at any time.** Your Card cannot be redeemed for cash.

Each time you use your Card, you authorize us to reduce the available value of your Card Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the available balance of funds on your Card, you shall remain fully liable to us for the amount of the transaction and any fees, if applicable.

13. Non-Visa Debit Transactions

Procedures are in effect that may impact you when you use your Card at certain merchant locations. In the past, transactions have been processed as Visa debit transactions unless you entered a PIN. If you do not enter a PIN, transactions may be processed as either a Visa debit transaction or as a STAR transaction.

Merchants are responsible for and must provide you with a clear way of choosing to make a Visa debit transaction if they support the option. Please be advised that should you choose to use the STAR network when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to Visa debit transactions as described in this Agreement will not apply to transactions processed on the STAR network. Please refer to the paragraph labeled "*Your Liability for Unauthorized Transfers*" for a description of these rights and protections applicable to Visa debit and non-Visa debit transactions.

To initiate a Visa debit transaction at the point-of-sale, swipe your Card through a point-of-sale terminal, sign the receipt, or provide your 16-digit Card number for a mail order, telephone, or Internet purchase. To initiate a non-Visa debit transaction at the point-of-sale, enter your PIN at the point-of-sale terminal or provide your 16-digit Card number after clearly indicating a preference to route your transaction as a non-Visa debit transaction for certain bill payment, mail order, telephone, or Internet purchases.

14. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant. Neither the Issuer nor Brightwell Payments, Inc. is responsible for the delivery, quality, safety, legality or any other aspects of goods or services you purchase from others with a Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

15. Card Replacement

If you need to replace your Card for any reason, please contact 1-855-821-4694 or 1-404-937-5700 to request a replacement Card. You will be required to provide personal information which may include your 16-digit Card number, full name, transaction history, copies of accepted identification, etc. There is a fee for replacing your Card. For information about the fee, see the section labeled "*Fee Schedule*". An additional fee may also be assessed for expedited delivery of a Card; for more information about the delivery options and applicable fees, see the section labeled "*Fee Schedule*".

For information on replacing an expired Card, see the section below labeled "*Expiration*".

16. Expiration

Your Card will expire no sooner than the date printed on the front of it. **The funds on the Card do not expire.** You will not be able to use your Card after the expiration date; however, you may request a replacement Card at no cost to you by following the procedures in the section labeled "*Card Replacement*." If you need a replacement Card for any reason other than the Card's expiration, you may request one at any time, however there is a Replacement Card fee. For information about the fee, see the section labeled "*Fee Schedule*".

17. Transactions Made In Foreign Currencies

If you obtain funds or make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from the available balance of your Card Account will be converted by Visa into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. If you obtain funds or make a purchase in a currency other than the currency in which your Card was issued, the Issuer may assess a foreign currency conversion fee of 3.0% of the transaction amount and will retain this amount as compensation for its services. Transactions made outside the fifty (50) U.S. states and the District of Columbia are also subject to this conversion fee even if they are completed in U.S. currency.

18. Receipts

You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

19. Card Account Balance/Periodic Statements

You are responsible for keeping track of the available balance of your Card Account. Merchants generally will not be able to determine your available balance. It's important to know your available balance before making any transaction. You may obtain information about the amount of money you have remaining in your Card Account by calling 1-855-821-4694 or 1-404-937-5700. This information, along with a twelve (12) month history of Card Account transactions, is also available online at www.brightwellnavigator.com. You also have a right to obtain a twenty-four (24) month written history of Card Account transactions by calling 1-855-821-4694 or 1-404-937-5700 or by submitting a Support Ticket to www.brightwellnavigator.com.

You will not automatically receive paper statements.

20. Primary Card Fee Schedule

All fee amounts will be withdrawn from your Card Account and will be assessed as long as there is a remaining balance on your Card Account, except where prohibited by law. **NOTE: Fees assessed to your Card Account balance may bring your Card Account negative.** Any time your Card Account balance is less than the fee amount being assessed, the balance of your Card Account will be applied to the fee amount. **THIS WILL RESULT IN A NEGATIVE BALANCE ON YOUR CARD ACCOUNT.** If that occurs, any subsequent deposits or loads into your Card Account will first be applied to the negative balance.

List of all fees for Primary Card Brightwell Visa® Prepaid Card

All Fees	Amount	Details
Monthly Usage		
Monthly Inactivity Fee upon expiration (if card not reissued)	\$5.00	Monthly fee (per calendar month) is waived until Card expiration; this fee is assessed one month after the expiration date on the card front, on the day of the month the card was first loaded. The fee descriptor that will show on electronic and written transaction histories will be MONTHLY EXPIRED ACCOUNT FEE
Per Purchase		
Point of Sale Purchases (PIN) Point of Sale Purchases (Signature)	\$0	There is no fee for purchases.
Get Cash		
ATM Withdrawal Fee for any ATM--1 free per pay period ⁽¹⁾	\$2.50	This is our fee. Your first ATM withdrawal, per pay period, is at no charge. After your first no charge ATM withdrawals, you will be charged (per transaction). Companion Cards are not eligible for this fee waiver. International ATM withdrawals will incur an International Transaction Service Charge for currency conversion. You may also be charged a fee by the ATM operator, even if you do not complete the withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card. The fee descriptor that will show on electronic and written transaction histories will be ATM WITHDRAWAL FEE
Bank Teller Withdrawal	\$7.50	This is our fee. This fee is charged (per transaction) when you use your card for a cash advance inside a participating bank, with a bank teller. The fee descriptor that will show on electronic and written transaction histories will be OVER THE COUNTER CASH ADVANCE
Information		
Customer Service (automated or live agent)	\$0	No fee for calling our customer service line (automated or live agent), including for balance inquiries.
Balance Inquiry (Online)	\$0	No fee to check your balance online.
Using your card outside the U.S.		

Currency Conversion Fee	3.0%	Of the U.S. dollar amount of each transaction. The fee descriptor that will show on electronic and written transaction histories will be INTERNATIONAL TRANSACTION SERVICE CHARGE
Other		
ATM Transaction Decline ⁽¹⁾	\$0.50	This is our fee. This fee is charged (per decline) when you attempt to withdraw funds at an ATM and you do not have the available balance for the amount. You may also be charged a fee by the ATM operator, even if you do not complete the withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card. The fee descriptor that will show on electronic and written transaction histories will be ATM TRANSACTION DECLINE
Point of Sale Declines	\$0	No fee for PIN purchase or Signature purchase declines.
Standard Card Replacement	\$10.00	This is our fee. This fee is charged (per Card) when Card is reissued or replaced for any reason except upon expiration. (7-10 business day delivery) The fee descriptor that will show on electronic and written transaction histories will be REPLACEMENT CARD FEE
Expedited Card Replacement	\$30.00	This is our fee. This fee is charged (per request) for an expedited delivery of a Card replacement or reissue for any reason. Expedited Card Replacement is an additional fee for requested expedited 3-5 business day delivery (if destination is outside of U.S. then delivery timeframe is based on destination) for a Card that is reissued or replaced for any reason. \$10.00 Standard Replacement Fee still applies for a Card that is reissued or replaced for any reason except upon Card expiration. The fee descriptor that will show on electronic and written transaction histories will be EXPEDITED CARD SHIPPING
Primary Card-to-Primary Card Transfer (charged to sender; per transfer) ⁽³⁾	\$0	There is no fee to transfer funds from a Cardholder's primary Card to a Companion Card or another Primary Card.
Online Statement ⁽⁴⁾	\$0	No fee for viewing your statement online.
Card Account Closure Fee	\$10.00	This is our fee. The Card Account Closure Fee applies when a primary Cardholder contacts customer service and requests to close his/her primary or Companion Card and be issued a check for the remaining balance. Administratively, the Program Manager must provide a means for Cardholders to close out their Card Accounts and receive any remaining balances. Customer service representatives are instructed to advise Cardholders to access their remaining balances at an ATM and/or POS terminal or merchant to avoid this fee. The fee descriptor that will show on electronic and written transaction histories will be CARD ACCOUNT CLOSURE FEE
Wire Transfer Fees – Money in Minutes Service (transfer to Bank Account or Retail Agent Location)		This is a Western Union feature. You will be quoted a fee amount and charged the fee by the provider at the time of the transaction. This is a third party fee and subject to change. FEE IS NOT CHARGED BY BRIGHTWELL; THE FEE IS INCLUDED IN THE AMOUNT DEBITED BY THE REMITTANCE PROVIDER OFF THE CARD AND WILL NOT SHOW UP ON ELECTRONIC OR WRITTEN HISTORIES.

¹ If you use an ATM not owned by the Issuer for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by the Issuer. This ATM fee amount will be charged to your Card.

² The Card Account Closure Fee applies when a Cardholder contacts customer service and requests to close out his/her Card and be issued a check for the remaining balance. Administratively, the Brightwell Program must provide a means for Cardholders to close out their accounts and receive any remaining balances. Customer service representatives are instructed to advise Cardholders to access their balances at ATMs or use remaining balances for purchases in order to avoid this fee.

³ For the avoidance of doubt, the Card-to-Card Transfer fee shall apply to transfers from a primary Card to another primary Card and shall be charged to the sending primary Card (and not to the receiving card). There is no fee to transfer funds from a Cardholder's primary Card to a secondary or companion Card.

⁴ The Parties agree that paper statements will not be included as a standard service available to Cardholders, such that paper statements will not be included in the Cardholder fee schedule; however, Brightwell will provide paper statements to Cardholders free of charge to the extent required by Applicable Law.

Your funds are eligible for FDIC Insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Brightwell Customer Service by calling 1-855-821-4694 or 1-404-937-5700, by mail at P.O. Box 724026, Atlanta, GA 31139 or visit www.brightwellnavigator.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

21. Companion Card Fee Schedule

All fee amounts will be withdrawn from the primary Card Account and will be assessed as long as there is a remaining balance on the primary Card Account, except where prohibited by law. **NOTE: Fees assessed to the primary Card Account balance may bring the primary Card Account negative.** Any time the primary Card Account balance is less than the fee amount being assessed, the balance of the primary Card Account will be applied to the fee amount. **THIS WILL RESULT IN A NEGATIVE BALANCE ON THE PRIMARY CARD ACCOUNT.** If that occurs, any subsequent deposits or loads into the primary Card Account will first be applied to the negative balance. The maximum value of the Companion Card is restricted to \$35,000.00

List of All Fees for Companion Card Brightwell Visa® Prepaid Card

All Fees	Amount	Detail
Monthly Usage		
Monthly Inactivity Fee upon expiration (if card not reissued)	\$5.00	Monthly fee (per calendar month) is waived until Card expiration; this fee is assessed one month after the expiration date on the card front, on the day of the month the card was first loaded. The fee descriptor that will show on electronic and written transaction histories will be MONTHLY EXPIRED ACCOUNT FEE
Per Purchase		
Point of Sale Purchases (PIN) Point of Sale Purchases (Signature)	\$0	There is no fee for purchases.
Get Cash		
ATM Withdrawal	\$2.50	This is our fee. You will be charged (per transaction) when you withdraw money from an ATM. You may also be charged a fee by the ATM operator, even if you do not complete the withdrawal. This ATM fee is a third-party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card. The fee descriptor that will show on electronic and written transaction histories will be ATM WITHDRAWAL FEE
Bank Teller Withdrawal	\$7.50	This is our fee. This fee is charged (per transaction) when you use your card for a cash advance inside a participating bank, with a bank teller. The fee descriptor that will show on electronic and written transaction histories will be OVER THE COUNTER CASH ADVANCE
Information		
Customer Service (automated or live agent)	\$0	No fee for calling our customer service line (automated or live agent), including for balance inquiries.

Balance Inquiry (Online)	\$0	No fee to check your balance online.
Using your card outside the U.S.		
Currency Conversion Fee	3.0%	Of the U.S. dollar amount of each transaction. The fee descriptor that will show on electronic and written transaction histories will be INTERNATIONAL TRANSACTION SERVICE CHARGE
Other		
ATM Transaction Decline	\$0.50	This is our fee. This fee is charged (per decline) when you attempt to withdraw funds at an ATM and you do not have the available balance for the amount. You may also be charged a fee by the ATM operator, even if you do not complete the withdrawal. This ATM fee is a third-party fee amount assessed by the individual ATM operator only and is not assessed by us. This ATM fee amount will be charged to your Card. The fee descriptor that will show on electronic and written transaction histories will be ATM TRANSACTION DECLINE
Point of Sale Declines	\$0	No fee for PIN purchase or Signature purchase declines.
Standard Card Replacement (7-10 business day delivery)	\$10.00	This is our fee. This fee is charged (per Card) when Card is reissued or replaced for any reason except upon expiration. (7-10 business day delivery) The fee descriptor that will show on electronic and written transaction histories will be REPLACEMENT CARD FEE
Expedited Card Replacement	\$30.00	This is our fee. This fee is charged (per request) for an expedited delivery of a Card replacement or reissue for any reason. Expedited Card Replacement is an additional fee for requested expedited 3-5 business day delivery (if destination is outside of U.S. then delivery timeframe is based on destination) for a Card that is reissued or replaced for any reason. \$10.00 Standard Replacement Fee still applies for a Card that is reissued or replaced for any reason except upon Card expiration. The fee descriptor that will show on electronic and written transaction histories will be EXPEDITED CARD SHIPPING
Card Account Closure Fee	\$10.00	This is our fee. The Card Account Closure Fee applies when a primary Cardholder contacts customer service and requests to close his/her primary or Companion Card and be issued a check for the remaining balance. Administratively, the Program Manager must provide a means for Cardholders to close out their Card Accounts and receive any remaining balances. Customer service representatives are instructed to advise Cardholders to access their remaining balances at an ATM and/or POS terminal or merchant to avoid this fee. The fee descriptor that will show on electronic and written transaction histories will be CARD ACCOUNT CLOSURE FEE

¹ If you use an ATM not owned by the Issuer for any transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. This ATM fee is a third party fee amount assessed by the individual ATM operator only and is not assessed by the Issuer. This ATM fee amount will be charged to your Card.

² The Card Account Closure Fee applies when a Cardholder contacts customer service and requests to close out his/her Card and be issued a check for the remaining balance. Administratively, the Brightwell Program must provide a means for Cardholders to close out their accounts and receive any remaining balances. Customer service representatives are instructed to advise Cardholders to access their balances at ATMs or use remaining balances for purchases in order to avoid this fee.

³ For the avoidance of doubt, the Card-to-Card Transfer fee shall apply to transfers from a primary Card to another primary Card and shall be charged to the sending primary Card (and not to the receiving card). There is no fee to transfer funds from a Cardholder's primary Card to a secondary or companion Card.

⁴ The Parties agree that paper statements will not be included as a standard service available to Cardholders, such that paper statements will not be included in the Cardholder fee schedule; however, Brightwell will provide paper statements to Cardholders free of charge to the extent required by Applicable Law.

Your funds are eligible for FDIC Insurance. Your funds will be held at or transferred to The Bancorp Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event The Bancorp Bank fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Brightwell Customer Service by calling 1-855-821-4694 or 1-404-937-5700, by mail at P.O. Box 724026, Atlanta, GA 31139 or visit www.brightwellnavigator.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

22. Confidentiality

We may disclose information to third parties about your Card or the transactions you make:

- (1) Where it is necessary for completing transactions;
- (2) In order to verify the existence and condition of your Card for a third party, such as a merchant;
- (3) In order to comply with government agency, court order, or other legal or administrative reporting requirements;
- (4) If you consent by giving us your written permission;
- (5) To our employees, auditors, affiliates, service providers, or attorneys as needed; or
- (6) Otherwise as necessary to fulfill our obligations under this Agreement.

23. Our Liability for Failure To Complete Transactions

If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If through no fault of ours, you do not have enough funds available on your Card to complete the transaction;
- (2) If a merchant refuses to accept your Card;
- (3) If an ATM where you are making a cash withdrawal does not have enough cash;
- (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
- (5) If access to your Card has been blocked after you reported your Card lost or stolen;
- (6) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use;
- (7) If we have reason to believe the requested transaction is unauthorized;
- (8) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or
- (9) Any other exception stated in our Agreement with you.

24. Your Liability for Unauthorized Transfers

Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money from your Card Account without your permission, call 1-855-821-4694 or 1-404-937-5700. Under Visa Core Rules, your liability for unauthorized Visa debit transactions on your Card Account is \$0.00 if you are not negligent or fraudulent in the handling of your Card. This reduced liability does not apply to certain commercial card transactions, transactions not processed by Visa or to anonymous prepaid cards (until such time as the identity of the cardholder has been registered with us). You must notify us immediately of any unauthorized use. In the event the Visa Zero Liability Rules do not apply, if you notify us within two (2) business days after you learn of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.

Also, if you become aware of and/or your statement shows transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled "*Information About Your Right to Dispute Errors.*" If you do not notify us within sixty (60) days after you become aware of the transaction and/or after the statement was made available to you, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If your Card has been lost or stolen, we will close your Card Account to keep Carnival Cruise Lines

losses down and will send a replacement card. There is a fee for replacing your Card. For information about the fee, see the section labeled “*Fee Schedule*.”

25. Other Miscellaneous Terms

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of Florida except to the extent governed by federal law.

26. Amendment and Cancellation

We may amend or change the terms and conditions of this Agreement at any time by posting the amended Agreement on our website at www.brightwellnavigator.com, and any such amendment shall be effective upon such posting to that website. The current Agreement is available at www.brightwellnavigator.com. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

In the event your Card Account is cancelled, closed, or terminated for any reason, you may request the unused balance to be returned to you. For security purposes, you may be required to supply identification and address verification documentation prior to issuing a refund check. There is a fee for a refund check. Please refer to the Fee Schedule above. In the event this Card Program is cancelled, closed, or terminated, we will send you prior notice, in accordance with applicable law. Specific information and instructions, including how to receive any remaining Card Account balance, will be in the notice. The Issuer reserves the right to refuse to return any unused balance amount less than \$1.00. The refund delivery method will be mailing a paper check to you (allow seven (7) – ten (10) business days for processing and delivery).

27. Information About Your Right to Dispute Errors

In case of errors or questions about your electronic transactions, call us at 1-855-821-4694 or 1-404-937-5700, write us at Brightwell Cardholder Service, P.O. Box 724026, Atlanta, GA 31139, or go to www.brightwellnavigator.com to access your online account if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Card Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-855-821-4694 or 1-404-937-5700 or writing us at Brightwell Cardholder Service, P.O. Box 724026, Atlanta, GA 31139.

You will need to tell us:

1. Your name and the 16-digit Card number.
2. Why you believe there is an error, and the dollar amount involved.
3. Approximately when the error took place.

If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card.

For errors involving new Cards, point-of-sale transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) business days to credit your Card Account for the amount you think is in error.

We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed at the beginning of this section. If you need more information about our error-resolution procedures, call us at the telephone number shown above, or submit a Support Ticket at www.brightwellnavigator.com.

28. English Language Controls

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

29. Customer Service

For customer service or additional information regarding your Card, please contact:

Brightwell Customer Service
P.O. Box 724026
Atlanta, GA 31139

Carnival Cruise Lines

1-855-821-4694 or 1-404-937-5700

Customer Service agents are available to answer your calls twenty-four (24) hours a day, seven (7) days a week, including holidays.

30. Telephone Monitoring/Recording

From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

31. No Warranty Regarding Goods or Services as Applicable

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

32. Arbitration

Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to: i) this Agreement; ii) your Card; iii) the Cards of additional cardholders designated by you, if any; iv) your acquisition of the Card; v) your use of the Card; vi) the amount of available funds in the Card Account; vii) advertisements, promotions or oral or written statements related to the Card, as well as goods or services purchased with the Card; viii) the benefits and services related to the Card; or ix) transactions on the Card, no matter how described, pleaded or styled, shall be **FINALLY** and **EXCLUSIVELY** resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

We will pay the initial filing fee to commence arbitration and any arbitration hearing that you attend shall take place in the federal judicial district of your residence.

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

For a copy of the procedures, to file a Claim or for other information about this organization, contact it at: AAA, 335 Madison Avenue, New York, NY 10017 or at www.adr.org.

All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.

This arbitration provision shall survive: i) the termination of the Agreement; ii) the bankruptcy of any party; iii) any transfer, sale or assignment of your Card, or any amounts owed on your Card, to any other person or entity; or iv) expiration of the Card. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE CARD. CALL 1-855-821-4694 or 1-404-937-5700 TO CANCEL THE CARD, REQUEST AN ALTERNATIVE METHOD OF RECEIVING YOUR WAGES, AND A REFUND, IF APPLICABLE.

This Cardholder Agreement is effective 05/2021.