

Imprint Rewards Program Terms and Conditions for Horizon Hobby Card

These Imprint Rewards Program Terms and Conditions (“**Terms**”) describe the terms and conditions of the Imprint Rewards Program applicable to your Horizon Hobby-branded Imprint Card (“**Horizon Hobby Card**”). These Terms supplement and incorporate the Imprint Terms of Service, which includes your Cardholder Agreement. Please refer to the Terms of Service for capitalized terms not defined in these Terms, and for further details on using your Horizon Hobby Card.

The Imprint Rewards Program allows you to receive Horizon Hobby RC Club points (“**RC Club Points**”) when you make eligible purchases with your Horizon Hobby Card. RC Club Points are issued by Horizon Hobby as part of Horizon Hobby’s RC Club, and can be applied to future purchases at Horizon Hobby’s stores, website and/or apps. The issuance and redemption of RC Club Points are governed by any RC Club rules established by Horizon Hobby, as seen at horizonhobby.com. Imprint is not responsible for any aspect of Horizon Hobby’s RC Club, including the issuance of RC Club Points or your ability to redeem RC Club Points with Horizon Hobby.

By requesting a Horizon Hobby Card or by using your Horizon Hobby Card to complete a Transaction, you agree to these Terms.

Receiving Rewards on Eligible Purchases

You can receive RC Club Points based on the purchase amount for eligible Transactions charged to your Horizon Hobby Card (“**Reward**”). We calculate your Reward by (1) taking the amount associated with an eligible Transaction, (2) multiplying that amount by the applicable Reward rate, and (3) rounding the total down to the nearest whole point.

In order to receive a Reward, you must use your Horizon Hobby Card as described in these Terms. You will not receive a Reward under these Terms if you use a different card, including a Card other than your Horizon Hobby Card, to make purchases with Horizon Hobby (or any other merchant). Your ability to receive rewards when using a Card other than your Horizon Hobby Card is subject to separate reward terms and conditions specific to that other Card.

Subject to the **Ineligible Transactions** section below, each Reward is based on a rate associated with eligible Transactions made at certain merchants or in a certain merchant category, as described on the Horizon Hobby Card Program Details page within the Imprint app.

For any rewards linked to a merchant reward category, merchants are identified by a merchant category code (“**MCC**”) assigned to them by the card networks, based on what they primarily sell. We determine a Transaction’s Reward eligibility based on the MCC associated with the Transaction. We do not control, and are not responsible for, what MCC gets associated with any Transaction. As a result, you may not receive a Reward if we receive inaccurate information from the merchant or card network, including an incorrect MCC, or are otherwise

unable to identify the Transaction as eligible for a particular Reward percentage based on its associated MCC. For example, you may not receive a Reward from a particular merchant if (1) the merchant uses a third-party to sell its products or services and that third-party uses an MCC that is different from the merchant's own MCC; (2) the merchant uses a third-party to process or submit your Transaction (such as a mobile or wireless card reader) that assigns a different MCC to the Transaction; or (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the Transaction.

Horizon Hobby will typically credit your RC Club Points balance to reflect your new Reward the same day your Transaction is posted to your Horizon Hobby Card account. See **Redeeming Rewards** for further information.

Promotional Rewards

We or Horizon Hobby may, from time to time, offer you other ways to receive promotional Rewards using your Horizon Hobby Card, as further described in the Imprint app or other communications to you. The receipt and redemption of such promotional Rewards are subject to these Terms and any RC Club rules, as applicable, except as otherwise expressly stated in the Imprint app or other communication.

Ineligible Transactions

You will not receive a Reward for Transactions – including any made at any particular merchant or in any particular merchant category – that involve the following: balance transfers, cash advances, checks that access your Card Account, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards, cash or cash equivalents including cryptocurrency, other financial instruments, and person-to-person payments.

In addition to these ineligible Transactions, you will not be able to receive Rewards if any of the following occur (each a "**Default**"), until we determine that the circumstances that caused the Default are no longer present.

- Your Card Account is delinquent or otherwise not in good standing
- We suspect that you are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Imprint Card Account or the Imprint Rewards Program
- You have violated any provision of these Terms or the Imprint Terms of Service
- You have violated any of the RC Club rules or your RC Club account is otherwise not in good standing

Adjustments and Corrections

The Reward you initially receive for an eligible Transaction may be subject to further adjustment

and correction, if, among other reasons:

- The Transaction is refunded (in whole or in part) due to a return or other reason, or the merchant has agreed to adjust the price you paid
- The Transaction is reversed due to a chargeback, whether for fraud or other reason
- The Reward was calculated based on the pre-authorized Transaction amount, but the final Transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or gas with your Horizon Hobby Card, and the hotel or gas merchant pre-authorizes your Horizon Hobby Card for a larger amount to make sure you can cover the full expense. This hold will typically be released as soon as you're charged for the actual Transaction amount (which may be less, but can be more) or the hold is removed by the merchant
- A calculation error or other mistake in crediting you with a Reward

Adjustments and corrections can occur up to 30 days after the Transaction, but can be later, depending on a merchant's return or refund policy, the time in which you may initiate a chargeback, and other reasons.

Redeeming Rewards

Once added to your RC Club Points balance, you may redeem your RC Club Points from Horizon Hobby pursuant to any RC Club rules, as seen at horizonhobby.com.

Expiration of Rewards and Other Restrictions

Expiration for RC Club Points, and other restrictions, is determined solely by Horizon Hobby. If we cancel your Horizon Hobby Card or close your Card Account due to an "event of default" as described in your Cardholder Agreement or you are in Default under these Terms, we or Horizon Hobby reserve the right to suspend, cancel or revoke any RC Club Points you received using the Horizon Hobby Card.

Errors and Disputes

If you believe an error has occurred and you are eligible for a Reward that you haven't received or you were given an incorrect Reward, please contact us by email at support@imprint.co or by phone at (888) 410-3664. We may ask you to submit documentation related to the Transaction associated with the Reward in order to service your request.

Changes to the Program

We reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Imprint Rewards Program, including by eliminating or altering any Reward rates, eligible Transaction categories, or any other aspect of the Imprint Rewards Program or these Terms. If any changes are made, we will notify you of such changes by such means as we deem appropriate, which may include posting an updated version of these Terms to the Imprint app, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

Changes to the RC Club made by Horizon Hobby may impact your ability to receive RC Club Points using your Horizon Hobby Card, and any such changes will amend these Terms immediately upon their effectiveness under the RC Club rules. If Horizon Hobby terminates its RC Club program, these Terms will immediately terminate and you will not receive RC Club Points if you use your Horizon Hobby Card on or after termination of the RC Club program.