By participating or enrolling in this rewards program or otherwise receiving and acting on an offer from us, you agree to the Terms and Conditions (Zolve | Terms and Conditions) (“Terms”), Privacy Policy (Zolve | Privacy Policy) and the Zolve Azpire Credit Builder Rewards Program Terms and Conditions (“Zolve Azpire Rewards Terms”), as well as any other terms disclosed to you in connection with the Program. These Zolve Azpire Rewards Terms are made in addition to and is not intended to replace or supersede any provisions of the Terms, and are incorporated by reference into the Terms. This Program and Rewards under these Zolve Azpire Rewards Terms are only available in connection with Eligible Purchases using the Zolve Credit Card subject to the Terms. In the event of a conflict between these Zolve Azpire Rewards Terms and Section 15 of the Terms, the Zolve Azpire Rewards Terms shall control to the extent the conflict relates to the Program and Rewards contemplated hereunder.

1. **Offer Period:** This Program, including the Rewards that may be obtained under the Zolve Azpire Rewards Terms, is valid starting 27th February 2023 and will continue until terminated by you or us. We may terminate this Program and these Zolve Azpire Rewards Terms at any time with or without notice to you. For the current list of participating merchants and offers, please check the App. Participating merchants and offer terms may be changed from time to time without notice. We reserve the right to remove or deny merchants from the Program in our sole discretion, including when required by local laws, rules, or regulations.

2. **Rewards.** Subject to the Terms and these Zolve Azpire Rewards Terms, for each successful referral, mission, challenge or task completed using the Zolve Azpire Card, or as per partner offers (“Offers”), you will earn Rewards as specifically mentioned under the terms and conditions of those Offers.

3. In case of conflict between Zolve Azpire Rewards Terms and terms specific to an Offer, the terms and conditions specific to such Offer shall prevail.

4. **Redemption.** In addition to the terms set forth in the Terms, you may only redeem Rewards points if you have a minimum of 1,000 unredeemed Rewards points in your Rewards Account. Rewards points may be redeemed for eligible gift cards in accordance with the conversion ratio below.

<table>
<thead>
<tr>
<th>Redemption Method</th>
<th>Rewards Points</th>
<th>Redemption Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gift Card/ Voucher</td>
<td>100 Rewards Points</td>
<td>100 Cents</td>
</tr>
</tbody>
</table>

Please see Section 15 of the Terms for additional information on Gift Card redemptions.

5. **Expiration, Restrictions and Cancellation on Rewards.** Reward points expire after 12 months from their creation, unless otherwise cancelled or restricted in accordance with the Terms of these Zolve Azpire Rewards Terms.

6. No merchant has endorsed or sponsors this Program or offer. The logos and marks displayed in connection with this offer are the trademarks and/or copyrighted intellectual property of the owner, and no license or rights related to the logo or marks has been granted to you.

**EFFECTIVE DATE:** 27th February 2023