

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 and/or your Cardholder Agreement. Please refer to the Terms of Service and or your Cardholder Agreement 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 earn 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, as well as at select partners described on the Horizon Hobby Card rewards detail page in the Imprint app (“Redemption Partners”). 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 applying for a Horizon Hobby Card, you agree to these Terms.

Earning Rewards on Eligible Purchases

Under the Imprint Rewards Program, you can earn 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 earn a Reward, you must use your Horizon Hobby Card as described in these Terms. You will not earn a Reward under these Terms if you use a Card other than your Horizon Hobby Card, to make purchases with Horizon Hobby (or any other merchant). Your ability to earn rewards when using a Card other than your Horizon Hobby Card is subject to separate reward terms and conditions specific to that other Card.

Each Reward is based on a rate associated with eligible Transactions made at certain merchants or in certain merchant categories, 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 earn 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 earn 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 earn 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 earn a Reward for any of the following Transactions: 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.

Limitations Upon Default

In addition to these ineligible Transactions, you will not earn nor be able to redeem previously earned Rewards through the Horizon Hobby Card so long as any of the following apply to your Horizon Hobby Card account (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 or your Cardholder Agreement
- 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 earn 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

An adjustment can occur any time after the related Transaction, 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.

You may also redeem RC Club Points on eligible purchases at Redemption Partners via the Imprint App. Note: Redemption Partners do not include Horizon Hobby's own stores, website, and/or apps. When redeeming Rewards, the Rewards redemption rate of points to dollars may vary based on the specific merchant for that transaction and may be subject to minimum redemption amounts or points increments as described in the Imprint App during redemption. Your redeemed Rewards will be converted to dollars at the rate specified during your redemption election, and will appear in the form of statement credits. You cannot redeem RC Club Points at any store or website that is not a Redemption Partner (even if you use your Horizon Hobby Card).

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 Terms of Service or 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 earned 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, the list of Redemption Partners, 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 earn 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 earn RC Club Points if you use your Horizon Hobby Card on or after termination of the RC Club program.