

## Tier 3 Platform Tier Service - Supplemental Terms

Effective as of November 10, 2020

Applicable to customers who elect to purchase, and then maintain, the Tier 3 Platform Tier Service

These Tier 3 Platform Tier Service Supplemental Terms (these “Supplemental Terms”), which are entered into by you (“you” or the “Client”) and certain subsidiaries of Stash Financial, Inc. (together, “Stash”, “we” or “our”), sets forth certain of the terms and conditions under which Stash offers its Tier 3 Platform Tier Service, as further described in Section 2 below (the “Tier 3 Platform Tier Service”), and governs certain of the non-advisory services that we provide you with respect to your participation in the Tier 3 Platform Tier Service.

Refer to the [Advisory Agreement](#) that you executed in connection with these Supplemental Terms for a description of each of the advisory services and Individual Accounts (as defined therein) included in the Tier 3 Platform Tier Service, and the [Deposit Account Agreement](#) that you have executed, or will execute, in connection with these Supplemental Terms for a description, applicable fees, and policies, terms and conditions of the optional Stash debit account, held by Green Dot Bank, N.A., included in the Tier 3 Platform Tier Service.

**There is no guarantee that you will be approved to open a Stash debit account at Green Dot Bank. Account opening of the Stash debit account is subject to Green Dot Bank approval.** Stash banking services will be provided by Green Dot Bank, Member FDIC. Stash Cash Management LLC has entered into a business relationship with Green Dot Bank in order for the banking services to be made available to clients of Stash Cash Management LLC and its affiliates. Stash Cash Management LLC is not a bank or depository institution licensed in any jurisdiction. **Each of “Double Stock-Back™” as described in Section 2 below and the “Upgraded Debit Card” as described in Section 3 below are only available to you if your Stash debit account is successfully opened and has been funded.** Your Stash debit account must remain open and in good standing (as further described below) to continue to receive each of the foregoing.

By clicking or tapping “Accept and continue” or otherwise acknowledging your consent electronically, you agree to enter into and be bound by the terms and conditions of these Supplemental Terms. PURSUANT TO THE STASH FINANCIAL, INC. ESIGN AGREEMENT (THE “ESIGN AGREEMENT”) THAT YOU ARE REQUIRED TO ENTER INTO AS A CONDITION OF EXECUTING THESE SUPPLEMENTAL TERMS, CLICKING THAT YOU ACCEPT HAS THE SAME LEGAL EFFECT AS SIGNING A PAPER VERSION OF THESE SUPPLEMENTAL TERMS.

### 1. Amendments

YOU ACKNOWLEDGE THAT THESE SUPPLEMENTAL TERMS MAY BE AMENDED FROM TIME TO TIME. AMENDED TERMS WILL BE POSTED ON THE STASH WEBSITE, WWW.STASHINVEST.COM (THE “WEBSITE”) OR MOBILE APPLICATION (COLLECTIVELY WITH THE WEBSITE, THE “PLATFORM”). YOU WILL BE NOTIFIED OF AMENDED TERMS

BY WEBSITE POSTINGS, EMAILS LINKING TO THE WEBSITE, OTHER EMAILS, TEXT OR PUSH MESSAGES, TRADITIONAL MAIL OR OTHER MEANS OF NOTIFICATION VIA THE APPLICATION. YOU AGREE TO CHECK THE WEBSITE FOR NEW VERSIONS OF THESE SUPPLEMENTAL TERMS. YOU AGREE THAT, BY KEEPING YOUR TIER 3 PLATFORM TIER SERVICE WITHOUT OBJECTING IN WRITING AFTER STASH NOTIFIES YOU OF A NEW VERSION OF ANY TERMS, YOU WILL AGREE TO AND ACCEPT ANY AND ALL NEW OR CHANGED TERMS OR CONDITIONS.

## **2. Double Stock-Back™**

If you have enrolled in the Tier 3 Platform Tier Service and choose to participate in the Stock-Back™ Rewards program, you will be eligible to earn double Stock-Back rewards. Specifically, you'll earn Stock-Back rewards in a dollar amount equal to 0.25% of the aggregate amount of any and all qualifying purchases posted to your Stash debit account (or, if greater, a fixed dollar amount of \$0.01 per qualifying purchase) (referred to herein as "Double Stock-Back").

Any Stock-Back rewards are subject to the [Stock-Back™ Rewards Terms and Conditions](#) that you will agree to, or have agreed to, as amended, when you chose to participate in the Stock-Back™ Rewards program. See the full Stock-Back Rewards program terms for important disclosures, including what purchases qualify to earn stock and when and how you will receive any stock earned.

**Double Stock-Back will not apply to any bonus, promotional or other special categories of Stock-Back rewards (including, but not limited to, Stock-Back™ Rewards Bonuses Promotions) unless otherwise set forth in the terms and conditions governing such bonus, promotional or other special categories of Stock-Back rewards.**

Double Stock-Back is provided by Stash Cash Management LLC, a wholly-owned subsidiary of Stash Financial, Inc. and an affiliate of Stash Investments LLC. Double Stock-Back is not sponsored or endorsed by Green Dot Bank, Green Dot Corporation, Visa U.S.A., or any of their respective affiliates, and none of the foregoing has any responsibility to fulfill any aspect of Double Stock-Back.

The value of any cash or stock rewards received by you may be taxable income to you. You are responsible for any federal or state taxes resulting from receipt of any rewards and should consult your tax advisor if you have questions about the tax treatment of any rewards.

Stash is not responsible for any failure on your part to meet standards for qualifying for Double Stock-Back. Stash may withhold or recover any rewards if Stash determines that such Stock-Back rewards were obtained under wrongful or fraudulent circumstances, that inaccurate or incomplete information was provided when opening your account, or that any terms of our Advisory Agreement, Terms of Use, or these terms have been violated.

## **3. Type of Debit Card**

If you have enrolled in the Tier 3 Platform Tier Service and deposited funds into your Stash debit account before November 25, 2020, you will receive a metal debit card in connection with your Stash debit account.

If you require a replacement card for any reason, whether because it is not received by you, or is lost, stolen, or compromised, or otherwise, Stash may, in its sole discretion, provide a plastic replacement debit card. In accordance with Section 1 above, Stash may, in its sole discretion, from time to time and at any time, amend these Supplemental Terms to provide for different card replacement terms.

#### **4. Other Requirements**

Your Stash debit account at Green Dot Bank, member FDIC, and your Stash Invest taxable brokerage account advised by Stash Investments LLC each must be in good standing in order to receive Double Stock-Back rewards. We reserve the right to determine in our sole discretion whether your Stash Invest taxable brokerage account is closed and/or in good standing. We and/or Green Dot Bank reserve the right to determine in our and/or its sole or joint discretion whether your Stash debit account is closed and/or in good standing. An account in good standing for purposes of these terms is an account for which all required opening documentation has been completed and verified, and is not locked, or restricted, or otherwise flagged in any way. If either account is closed or not in good standing for any reason at any time, any Stock-Back rewards you receive will be forfeited.

#### **5. Term and Termination**

These terms will terminate simultaneously with the termination of your Advisory Agreement.