

## **Crimson Rewards Program Terms and Conditions**

By using this service, you acknowledge and agree to these DoorDash Crimson (“Crimson”) Rewards Program (“Crimson Rewards”) terms and conditions (“Terms”) and the category-specific merchant terms, as seen in your DoorDash Delivery Driver (“Dasher”) mobile app and Crimson web portal (collectively hereafter referred to as “Crimson Hub” or “Hub”). These Terms provide information about how you will receive cash back to your Crimson Deposit Account (“Crimson Account” or “Account”) after you make a qualifying purchase with your Crimson® Visa Debit Card (“Debit Card”) at a participating merchant (“Merchant”). These Terms may be amended from time to time at Crimson’s sole discretion and in accordance with applicable law. Crimson may terminate the Crimson Rewards program at any time at its sole discretion and in accordance with applicable law. Your continued use of the Crimson Hub signifies your acceptance of any subsequent modifications to these Terms.

### **REWARD PROGRAM ELIGIBILITY**

To participate in Crimson Rewards, eligible Crimson account holders (“Members”) must have: (1) a valid DoorDash Crimson Deposit Account in good standing (“good standing” defined as an account that is open; zero or positive balance, and able to transact); (2) be at least 18 years of age or, in the case of account holders residing in states where the age of majority exceeds 18 years of age, have attained the age of majority in the state in which you reside.

These Terms govern the Crimson Rewards member experience, including how Crimson Rewards members receive cash back to their Crimson Account. If any provision of these Terms conflicts with the applicable Merchant’s Terms of Service, these Terms shall control. Member participation in the Merchant offers is subject to these Terms.

In the event of a dispute related to Crimson Rewards or these Terms, Member agrees that such dispute will be subject to the Mutual Arbitration Provision set forth in the Independent Contractor Agreement.

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### **OFFER SUMMARY**

Members may participate in the Merchant offers by: (1) activating the applicable Merchant offer as instructed (may vary Merchant to Merchant) prior to making a qualifying purchase at the Merchant; and (2) using their Debit Card at the Merchant’s point-of-sale (“POS”) device to make a qualifying purchase within the specified period of time as stated in the Merchant offer in the Hub.

Ability to earn cash back for each Merchant offer expires within the specified period of time as stated within the Merchant offer. Members may earn cash back as long as their Account is open and in good standing and Crimson Rewards continues to offer Merchant offers. Members will not be eligible to earn cash back rewards if their Crimson Account is closed or suspended for any reason.

Certain items may be ineligible for cash back rewards in connection with a Merchant offer, including but not limited to tobacco, alcohol, lottery tickets, prescription medication, and service tips. Cash back rewards are solely for the benefit of the owner of the associated account. Merchant offers are solely for promotional purposes and cannot be sold, purchased, or exchanged for cash or other valuable consideration.

When you have a new Merchant offer in the Hub, you may receive notice by email, in-app banner, SMS, and/or push notification (subject to applicable communications settings and/or opt outs).

The Merchant offers are void where prohibited by federal, state, or local law.

## QUALIFYING PURCHASES

Please refer to the [category-specific merchant terms](#) for current third-party merchant participants and full details about qualifying purchases. Some restrictions apply.

## EARNING CASH BACK REWARDS AND REWARD LIMITS

Please refer to the [category-specific merchant terms](#) for full details. There may be exclusions and/or limitations on qualifying purchases per Merchant offer as determined by third-party merchant participants. Third-party merchant participants are defined as businesses or entities other than DoorDash or Starion Bank that offer qualifying discounts through Crimson Rewards. Third-party merchant participants may impose restrictions on the number of Merchant offers that you may activate at any one time. Additionally, cash back on gas purchases is limited to \$600 in total spend per calendar month, at the pump only. Gas merchant classification subject to Visa rules. Please refer to the instructions and detail screens in the Hub for more information. Rewards subject to eligibility requirements and limitations and may change without notice at Crimson's sole discretion and in accordance with applicable law.

## WHEN YOU WILL RECEIVE CASH BACK REWARDS

Cash back rewards earned on qualifying purchases will be available in the Crimson Rewards Wallet ("Crimson Wallet") promptly after the successful posting of the qualifying purchase to your Crimson Account. Members can redeem rewards by manually transferring rewards to their Crimson Account where the funds will be available for immediate use. Any rewards redemption deposits that you make to your Crimson Account are subject to the terms of the Crimson Deposit Account Agreement. Third-party merchant participants are responsible for communicating qualifying purchase data to Crimson DoorDash. Please refer to the [category-specific merchant terms](#) for current third-party merchant participants.

Once any earned cash back rewards are transferred to a Member's Account, they will be available for use, subject to the terms and conditions of their Account. The cash back rewards

you earn on qualifying purchases will show in the Crimson Hub of the Earnings tab within your Dasher app.

#### EXPIRATION AND FORFEITURE

Earned cash back rewards do not expire, so long as the Member's Account is open and in good standing. Once per year, unredeemed cash back rewards will be automatically redeemed and moved from the Rewards balance into the Crimson Account balance.

If a Member closes their Crimson Account, any earned cash back rewards not yet transferred to their Account will be automatically redeemed to their Crimson Account before the Account is closed.

If the Account is suspended for any reason, the Member may no longer participate in Crimson Rewards unless the Account is reinstated, if reinstated. Any earned cash back rewards prior to account suspension may not be transferred until the Account is reinstated, if reinstated.

#### CASH BACK REWARDS ADJUSTMENTS

Crimson reserves the right to make adjustments to your cash back rewards as the result of canceled transactions, fraudulent transactions, refunds or other credits from merchants, and other credits to your Account (including those resulting from successful transaction disputes). If Crimson determines that an adjustment is required due to a canceled transaction, fraudulent transaction, refund or other credit from the merchant, or other credit to your Account, the previously redeemed cash back will be deducted from your Account. Adjustments may cause a negative balance in your Account in the event that your Account's Available Balance is less than the amount of the required adjustment. You authorize Crimson to debit your Account in the event of a negative rewards balance. Please refer to the section entitled "Your Obligation for Negative Balances" in the DoorDash Crimson Deposit Account Agreement. If an adjustment is made prior to cash back redemption, the adjustment will be reflected in the Crimson Wallet.

#### OTHER CONDITIONS

Crimson reserves the right to cancel Crimson Rewards, or terminate eligibility in compliance with these Terms, at any time with or without prior notice. You acknowledge that the Merchant offers in the Hub are promotional offers to which no consideration has been paid to you and that the Merchant offers have no cash value. Unless and until the cash back rewards are transferred to your Account, no tangible or intangible right, title, or interest in the cash back rewards have been earned. Nothing herein requires Crimson to transfer any cash back rewards to your Account if the Merchant offer has been canceled, terminated, or suspended. Crimson reserves the right to change these Terms at any time in its sole discretion.

Reward offers may be changed or withdrawn at any time and cash back payments may be delayed or withheld when fraud, abuse, or unlawful activity is suspected, in the sole discretion of Crimson or a third party.

For support with Crimson Rewards, please contact us at 1-855-973-1040. If you contact us regarding any issue with receiving or redeeming rewards, you may be required to provide us with related documentation (e.g., a receipt showing an eligible transaction).

Starion Bank's Privacy Notice is available [here](#). DoorDash's Privacy Notice is available [here](#).

Starion Bank does not endorse or sponsor the associated products, services or offers from Crimson or Merchants. Member agrees that Crimson shall be solely liable for Crimson Rewards and Starion Bank shall have no liability for the Crimson Rewards beyond reporting reward-earning activity to Crimson.

The DoorDash Crimson Deposit Account is established by Starion Bank, Member FDIC. The DoorDash Crimson Visa Debit Card is issued by Starion Bank pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Deposit Account and Card. If you have any questions regarding your Deposit Account or Card, you should consult your Deposit Account Agreement and Fee Schedule found in the Crimson Hub of the Dasher mobile app, on the DoorDash Crimson website at [doordashcrimson.com](http://doordashcrimson.com), or contact us toll-free at 1-855-973-1040.