

MoneyLion WOW Membership Agreement

Updated January 5, 2026

This MoneyLion WOW Membership Agreement (“**Membership Agreement**”) sets out the terms and conditions for your MoneyLion WOW Membership (the “**Membership**”) provided by ML Plus LLC, and your access to the products, content, rewards, offers and other services made available to you as part of your Membership. “You,” “you,” “your,” or “Member” shall refer to the user of the WOW Membership. The term “MoneyLion,” “we,” “our,” or “us” includes ML Plus LLC, its parents, subsidiaries and affiliates. Please read this Membership Agreement carefully, as it governs your use of the services provided under the Membership (“**Membership Services**”), conditions for becoming and remaining a Member, and terms regarding the renewal and cancellation or termination of your Membership.

In addition to this Membership Agreement, you may enter into other agreements with us or our non-affiliated third-party partners (“**Partners**”) that govern your use of the Membership Services (such agreements, “**Additional Agreements**”). If there is a conflict between this Membership Agreement and any Additional Agreement, such other Additional Agreement will take precedence with respect to the specific aspects of the Membership Service(s) to which it applies. This Membership Agreement also incorporates by reference the [MoneyLion Terms of Service](#) and [Privacy Policy](#). You understand that the Membership is a “Service” under the MoneyLion Terms of Service and subject to all relevant provisions, including but not limited to, the Disclaimer of Warranties and the Limitation of Liability clauses described in the Terms of Service. **MOREOVER, YOU ACKNOWLEDGE THAT, UNLESS YOU HAVE OPTED OUT, THE MONEYLION AGREEMENT FOR RESOLVING DISPUTES (WHICH INCLUDES AN ARBITRATION PROVISION), TO WHICH YOU ARE ALREADY A PARTY, EXTENDS TO THIS MEMBERSHIP AGREEMENT, AND THE DEFINITION OF “CLAIM” THEREIN INCLUDES ANY DISPUTE ARISING OUT OF OR RELATED TO THIS MEMBERSHIP AGREEMENT OR THE ACTIVITIES OR RELATIONSHIPS THAT INVOLVE, ARE CONNECTED TO, OR RESULT FROM THIS MEMBERSHIP AGREEMENT OR THE MEMBERSHIP SERVICES.**

We may update or amend this Membership Agreement from time to time in our sole discretion, including by adding, deleting or modifying terms. Updates will be effective when posted on the www.moneylion.com website (the “**Site**”), the MoneyLion mobile application (the “**MoneyLion App**”) or any other customer dashboard. MoneyLion will provide notice of changes to this Membership Agreement as and if required by applicable law. It is important that you review changes to the Membership Agreement prior to continuing to use the Membership, as your continued use of the Membership following receipt of any such notice, or following the posting of any such notice within the MoneyLion App, on the Site or in any other customer dashboard, will mean that you accept and agree to the changes. If you do not agree to the changes, do not continue to use the Membership.

1. **Membership Benefits and Services.** The Membership gives members access to a suite of Membership Services, including: (1) a variety of financial products and services (“**Financial Services**”); (2) curated offers and deals on both financial and non-financial products and services provided by MoneyLion’s Partners; (3) protective coverage benefits, such as travel, event, and emergency-related insurance for qualifying trips and events, or extended

warranty and return protections on qualifying purchases, and (4) a variety of other exclusive rewards and promotions. **A current list of Membership Services is available in the MoneyLion App or on our Site at <https://www.moneylion.com/membership>.**

- a. **Access to Financial Services.** The Membership Services include access to certain financial and other services that are offered by MoneyLion directly ("**MoneyLion Financial Services**") and services which may be offered through Gen Digital Inc., an affiliate of MoneyLion ("Gen Services") or by Partners ("**Third-Party Financial Services**"), some of which may also be offered outside the Membership. MoneyLion Financial Services and Third-Party Financial Services are collectively referred to herein as "**Financial Services**". We will never submit or process an application for a financial product or service on your behalf without your express consent. Access to these Financial Services may require that you establish accounts either with a MoneyLion entity (such accounts, "**MoneyLion Financial Services Accounts**") and/or with a third-party financial institution partner (such accounts, "**Third-Party Financial Services Accounts**"). MoneyLion Financial Services Accounts and Third-Party Financial Services Accounts are collectively referred to herein as "**Financial Services Accounts**". MoneyLion Financial Services include, but may not be limited to, access to a RoarMoney Demand Deposit Account ("**RoarMoney Account**") at Pathward N.A., Member FDIC; a managed investing account and/or active investing account provided by ML Wealth LLC; and the ability to initiate an Instacash advance request. Access to Financial Services may be subject to additional eligibility requirements, including as required by applicable laws, and may be subject to Additional Agreements. **We do not guarantee that you will qualify or be able to use any particular Financial Service at any given time, even if you are a Member in good standing.**

In addition to any other eligibility requirements specified in the terms or Additional Agreement for the specific Financial Service, you understand and agree that the following are required in order to access or use any Financial Service:

- **Personal Information:** You must provide us or the relevant Partner (depending on whether you seek to access MoneyLion Financial Services or Third-Party Financial Services) with current and accurate personal information as required in each instance, which may include, but not be limited to, your name, physical address, telephone number, email address, date of birth, social security number or any other identification number (e.g., driver's license number), and other personal information that we or the relevant third-party may request to verify your identity, as well as financial information such as your bank card and bank account numbers (collectively, "**Personal Information**"). With respect to MoneyLion Financial Services Accounts, you are responsible for promptly notifying us of any changes to your Personal Information. We are only required to attempt to communicate with you at the most recent contact information you have provided to us. For more information on the Personal Information we collect and use, and on steps we take to protect your Personal Information, see our [Privacy Notice](#). For more information on how Partners with whom you are signing up for Third-Party Financial Services Accounts use your personal information, visit the relevant Partner's online privacy notice.
- **Bank Accounts:** To access certain of the MoneyLion Financial Services, e.g., to initiate an Instacash advance request, you must have and maintain either a RoarMoney Account or link an external eligible bank account to your MoneyLion account on the Site or in the MoneyLion App ("**Linked Account**"). Where this is

required, you must have and maintain online banking access with the financial institution at which you hold your Linked Account.

- **Gen License and Service Agreements:** Gen Services and your use thereof are subject to the [Gen License and Services Agreement](#) and [Privacy Notice](#), which are hereby incorporated by reference. Gen Services include the Scam Detector, Bank Account Takeover Alerts, Checking & Savings Account Application Alerts, Credit Monitoring & Simulator, Dark Web Monitoring, Identity & Social Security Alerts, Data Broker Search and Removal, Social Media Monitoring, Phone Takeover Monitoring, Stolen Identity Event Insurance, Stolen Wallet Protection, Identity Theft Remediation, and other features that may be added to your Membership Services. [Stolen Identity Event Insurance](#) benefits are provided under master group policies issued to Gen Digital Inc. for the benefit of its members.
 - **Additional Agreements:** **This Membership Agreement does not include terms for all Financial Services made available through the Membership.** If you wish to participate in other Financial Services, you must agree to any Additional Agreements that apply to the specific Financial Service you are accessing. **If you do not agree to the Additional Agreements, do not sign up for the Financial Service(s) to which they relate.** MoneyLion or its affiliates or Partners may also charge additional fees to access these Financial Services. Please refer to the Additional Agreements to ensure that you understand all of the terms and conditions of the Financial Services and any additional fees that may be imposed for your use of those Services.
- b. **Credit Monitoring.** Your Membership includes access to credit reports and scores from one or more of the major credit bureaus, which is updated on a weekly basis, along with credit monitoring. If you participate in credit monitoring offered by MoneyLion as part of your Membership, you acknowledge and agree that the information provided as part of the credit monitoring service is provided by one or more of the major credit bureaus as selected by MoneyLion from time to time, and that MoneyLion has no responsibility for the information provided as part of the credit monitoring service.
- c. **Deals.** Your Membership may include access to financial tools, articles, videos or other content to help you with your financial journey. Some of this content may be provided by, or direct you to, services and resources provided by non-affiliated third parties ("**Third-Party Content**"). Your Membership also provides access to offers and deals provided by MoneyLion's Partners, which may include deals and rewards that facilitate savings on purchases, as well as for a variety of other financial products and services (several of which may be available on the Site or in the MoneyLion App) ("**Deals**").

Unless expressly stated by us or on the Site or in the MoneyLion App, we are not affiliated or associated with the operators of any Third-Party Content or the providers of any Deals.

The Third-Party Content and Deals may be offered to you based on information that you have provided to MoneyLion. Some Deals may be offered to you at no additional cost or for a specified fee. You agree that your participation in any Deal or use of or reliance on any Third-Party Content will be at your own risk. We do not control the availability and content of any Third-Party Content or Deals, nor do we guarantee that any Third-Party Content or Deal will be provided to you, even if you are a Member in good standing. Some Third-Party Content and Deal may be provided outside of the Membership. We are not responsible for examining or evaluating any Third-Party Content or Deals, nor do we monitor or check such content for accuracy, appropriateness or completeness, and we do not warrant the offering of these businesses or individuals or the content of their websites.

Any Third-Party Content or Deal you obtain may be subject to the terms and conditions and privacy policies and/or notices of non-affiliated third parties offering the Third-Party Content or Deal. You understand and acknowledge that any legal recourse you seek as a result of deficiencies in the provision of the Third-Party Content or Deals must be pursued against the provider of that Third-Party Content or Deal and not against MoneyLion.

MoneyLion may receive compensation from third parties for referring you to the third party, their products or to their website. This compensation may impact how and where products appear on the Site or in the MoneyLion App, including, for example, the order in which they may appear within listing categories. MoneyLion may not include all products or offers that may be available to you.

- d. **Exclusive Rewards and Promotions.** From time to time, MoneyLion may invite you to participate in promotions, sweepstakes, rewards programs, incentives and other offers (“Promotions”) associated with your Membership, which may be subject to additional terms and conditions. Such Promotions include the MoneyLion [WOW Membership Giveaways Official Rules](#). Please read any such additional terms and conditions carefully before participating in such Promotions.
 - e. **Changes to Membership, Services and Fees.** MoneyLion reserves the right to change, modify, update, add on, discontinue, or retire the Membership, access to any Membership Service, or any feature of the Membership or any Membership Service, at any time, in its sole discretion. MoneyLion will provide notice of any changes to the Membership or Membership Services by posting them to the Site and/or the MoneyLion App. MoneyLion has no obligation to provide you with direct individual notice of any such changes other than as may be required by applicable law. Your failure to terminate and/or continued participation in the Membership or use of any Membership Service following receipt or posting of any such notice will constitute acceptance of all changes disclosed in the notice. Should the Membership or any Membership Service require the payment of new or additional fees, we will provide notice of the amount to be charged and the date of the fee before the scheduled date of the transaction, unless applicable law requires Members to consent expressly to the fee. As with any notice of changes to the Membership or the Membership Services, your continued participation in the Membership following receipt or posting of any such fee notice will constitute authorization of MoneyLion to charge you for any such new or additional fees. Should a Membership Service be removed from the Membership, we will provide you with advanced notice, if required by applicable law, and an opportunity to cancel your Membership, subject to Section 5 below.
2. **Membership Eligibility Requirements.** Membership can be activated only on the Site or in the MoneyLion App. To be eligible for Membership, you must satisfy each of the following conditions:
- a. You must be a registered MoneyLion user in good standing.
 - b. You must be a legal resident of one of the fifty (50) United States or the District of Columbia, and currently residing there.
 - c. You must be of the age of majority in your state (at least 18 years old).
 - d. You must have a valid payment method that is acceptable to MoneyLion.

Memberships are for individual use only and are non-transferable. Membership benefits will begin immediately after we have processed your first Membership Fee payment.

Subject to applicable law, MoneyLion reserves the right to delay, decline or cancel any request to join the Membership for security purposes and to help protect against possible fraudulent and other illegal activity, as well as for other unanticipated circumstances.

3. **Term of Membership.** You can select monthly, six-month or annual subscriptions for the Membership (each, a “Term”). Your Term will commence upon our receipt of payment of your applicable membership fee (“Membership Fee,” and last until your termination or cancellation date. **YOUR MEMBERSHIP WILL RENEW AUTOMATICALLY AT THE END OF YOUR TERM UNLESS CANCELED BY YOU OR TERMINATED BY MONEYLION.**
4. **Membership Fee and Payment.** We charge a Membership Fee depending on the Term you select, which may be adjusted from time-to-time following notice to you:

Term	Cost Per Period
Monthly	\$9.99
Six-month	\$54.90
Annual	\$99.99

When you enroll in the Membership, you will be required to sign an automatic payment authorization, which will authorize the recurring collection of the Membership Fee in a timely manner from your authorized payment method(s).

- a. **Payment Plan.** You will be charged for your initial Membership Fee on the day that you enroll in the Membership. Thereafter, your Membership Fee will be billed on a recurring basis, either monthly, every six months, or annually, depending on the Term you choose. Your ongoing Membership Fee payment due date (“Billing Date”) will be disclosed to you in the MoneyLion App once you enroll in the Membership.
- b. **Taxes.** You are personally responsible for any applicable state, federal, or other taxes that may be associated with your Membership or any Membership Service unless you are informed otherwise. We may collect all applicable sales taxes in instances where we believe that we are obligated to do so.
- c. **Promotional Pricing.** From time to time, we may offer promotional pricing in connection with the WOW Membership. The details of any such promotional pricing will be disclosed to you before you sign up, for Membership enrollment promotions, or agree to the promotional terms, for other types of promotions. Any promotion must be used within the specified time frame of the trial or promotion. You may be required to have a valid payment method on file to initiate a Membership enrollment promotion; in this case, if you do not cancel before your promotional period ends, your account will be converted to a paid Membership and charged on a monthly basis per this Membership Agreement.
5. **Termination or Cancellation of Membership.** Your Membership may be terminated by MoneyLion or canceled by you, with or without cause, subject to the terms and restrictions provided below.
- a. **HOW TO CANCEL; REFUND POLICY.** You can cancel your Membership in the MoneyLion App at any time by clicking “Manage My Membership” or by calling 1-888-704-6970. The below table sets forth the different payment plans available for the Membership, along with the Cancellation and Membership Fee Refund Policies for each.

Payment Plan	Cancellation Policy	Membership Fee Refund Policy
Monthly	<p>Cancel any time.</p> <ul style="list-style-type: none"> • Effective date of cancellation: next monthly Billing Date after cancellation. • You will retain access to Membership benefits until the effective date of cancellation. <ul style="list-style-type: none"> ○ For example, if your Billing Date is on the 16th of the month, and you cancel on March 2, the effective date of your cancellation will be March 16. 	<p>Membership Fee payment is non-refundable once payment has been processed.</p>
Six-Month	<ul style="list-style-type: none"> • Option 1: Cancel any time within the first month of each Term (“Cancellation Window”). • Effective date of cancellation: the calendar date following your cancellation request that matches your original Billing Date. <ul style="list-style-type: none"> • For example, if you sign up for a six-month Term on January 15 and request cancellation on February 5, your Membership will be canceled on February 15. • You will retain access to Membership benefits until the effective date of cancellation. 	<ul style="list-style-type: none"> • You can request to receive a refund of your Membership Fee for any unused months if you <u>cancel within the first month of each Term</u>. In this case, you will still be charged \$9.99 for your first month of the Term. • If you request a refund after your Cancellation Window has expired, you will not be refunded for the remainder of your Term.
	<ul style="list-style-type: none"> • Option 2: Cancel auto-renewal. • Effective date of cancellation: end of six-month Term. • You will retain access to Membership benefits until the effective date of cancellation. 	<ul style="list-style-type: none"> • Membership Fees are non-refundable, but you will not be charged any further Membership Fees following the renewal date (here, the date that is 6 months after the Billing Date), at which point the Membership will be canceled.
Annual	<ul style="list-style-type: none"> • Option 1: Cancel any time within the first month of each Term (the Cancellation Window). • Effective date of cancellation: the calendar date following your cancellation request that matches your original Billing Date. <ul style="list-style-type: none"> • For example, if you sign up for an annual Term on April 27 and request cancellation on May 7, your Membership will be canceled on May 27. • You will retain access to Membership benefits until the effective date of cancellation. 	<ul style="list-style-type: none"> • You can request to receive a refund for any unused months if you <u>cancel within the first month of each Term</u>. In this case, you will still be charged \$9.99 for your first month of the Term. • If you request a refund after your Cancellation Window has expired, you will not be refunded for the remainder of your Term.

	<ul style="list-style-type: none"> • Option 2: Cancel auto-renewal. • Effective date of cancellation: end of twelve-month Term. • You will retain access to Membership benefits until the effective date of cancellation. 	<ul style="list-style-type: none"> • Membership fees are non-refundable, but you will not be charged any further Membership Fees following the renewal date (in this case, the date that is one year after the Billing Date), at which point the Membership will be canceled.
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- b. **Denial of Membership and Additional Termination Rights.** IN ADDITION TO THE RESTRICTIONS ENUMERATED IN THIS MEMBERSHIP AGREEMENT AND SUBJECT TO APPLICABLE LAW, MONEYLION MAY TERMINATE YOUR MEMBERSHIP OR ANY MEMBERSHIP SERVICE AT ANY TIME, WITH OR WITHOUT CAUSE, UPON SENDING YOU PRIOR WRITTEN NOTICE BY DELIVERY TO THE EMAIL ADDRESS ON FILE. Being qualified to apply for Membership does not obligate MoneyLion to allow any person to become a Member when it is in MoneyLion's best interests, in the sole discretion of MoneyLion, to deny such privilege. If MoneyLion terminates your Membership without cause, MoneyLion will refund you, on a pro-rata basis, based on the remaining Term of your Membership.

- c. **Consequences for Cancellation or Termination of Membership.** Once you cancel your Membership or if your Membership is terminated by MoneyLion, you will retain access to your Membership benefits until the effective date of your cancellation or termination.

Upon the effective date of the cancellation or termination of your Membership, you will lose your Membership benefits and shall only be able to access those Membership Services that are also available to non-members (see our Site for a description of the standard services as compared to the Membership benefits you will receive with the MoneyLion WOW Membership). In addition, the following will occur:

- **Access to MoneyLion Financial Services Accounts.** Your MoneyLion Financial Services Accounts will remain in place, but you will lose any Members-only benefits (including favorable pricing, reimbursement or reward-related benefits) associated with your MoneyLion Financial Services Accounts. If we have waived or reduced the amount of any fees associated with your MoneyLion Financial Services Accounts because you were a Member, then we will resume charging these fees in full in the next fee cycle following the cancellation or termination of your Membership.
- **Access to Third-Party Financial Services Accounts.** Cancellation or termination of your Membership will not impact your access to Third-Party Financial Services Accounts. **Any Additional Agreements associated with these Third-Party Financial Services Accounts will remain in place, and your obligations thereunder will continue.** Should you wish to cancel or terminate your Third-Party Financial Services Accounts, consult the terms of the Additional Agreements that apply and work directly with the relevant Partner.
- **Access to an Active Investing Account.** If you have opened an active investing account with ML Wealth LLC (an "Active Investing Account"), your Active Investing Account will remain open after the cancellation or termination of your Membership. You will retain access to that account, and you will be able to continue to sell current securities held in your Active Investing Account, but you will not be able to make

any new purchases. Please refer to your [Investment Advisory Agreement](#) for more information.

- **Access to Rewards.** If you have participated in any rewards programs under your Membership, you will retain any rewards earned up until the effective date of the cancellation or termination of your Membership unless you have been terminated for cause, in which case any rewards will be forfeited. After your Membership has been canceled or terminated, you will earn rewards on an ongoing basis only to the extent these programs are also available to non-Members. For more information, see the [MoneyLion Rewards Program Terms and Conditions](#).
- **Access to Promotions, Deals and Discounts.** The Membership may include Promotions, Deals, rewards, and other perks or incentives available for shopping at certain retailers or within certain marketplaces, which will no longer be available upon cancellation or termination of your Membership.
- **Access to Purchase Protections.** The Membership may include purchase protections for RoarMoney account holders related to travel, events, and other purchases, which will no longer be available upon cancellation or termination of your Membership.
- **Credit Score Refresh Frequency.** Upon cancellation or termination of your Membership, the frequency of your credit score refresh will be reduced from weekly to monthly.

The above list of consequences for cancellation or termination of the WOW Membership is non-exhaustive and subject to change depending on the Membership benefits available at any given time. Please consult the [MoneyLion WOW FAQs](#) for current information.

6. **Good Standing.** The Membership and its accompanying Membership Services are only available to you if you are in good standing. If you are not in good standing because you have missed your Membership Fee payment, we require you to make a new payment of your Membership Fee to be back in good standing with your Membership. MoneyLion may suspend or terminate your use and access to the Membership, the Membership Services, Site, MoneyLion App and any other benefits of the Membership as a result of your failure to pay your membership fee.
7. **Accessing Your Financial Services Account(s).** If you open any Financial Service Account, then you agree not to authorize any other person or entity to use your username and password or mobile device to access your Financial Service Account through the Site or MoneyLion App. You are solely responsible for the maintenance, confidentiality, and security of your username and password, and you should not share such information, including over email. Except as otherwise required by applicable law, you are responsible for all transactions and other activities authorized or performed using your username and password or mobile device, whether authorized or unauthorized by you. Except as otherwise expressly stated in this Membership Agreement, in any Additional Agreements or as required by applicable law, MoneyLion is not responsible for any losses arising out of the loss or theft of your access credentials, or your mobile device or from unauthorized or fraudulent transactions associated with your Financial Service Account.
8. **Consent to Collect and Use Transaction Data for the Membership.** You authorize MoneyLion to access or collect certain financial data from your Financial Services Accounts or any other Linked Accounts, including, without limitation, account balances, transaction

dates, the merchants involved, transaction types and amounts, and other information (collectively “**Transaction Data**”), as may reasonably related to providing the Membership Services and any other MoneyLion Financial Services to you. You further authorize MoneyLion to use your Transaction Data to develop, improve, tailor, personalize, enhance and innovate around the Membership, the Membership Services, Membership benefits, and any other products and services that may be offered or provided by MoneyLion or its Partners. Reference the MoneyLion [Terms of Service](#) and [Privacy Notice](#) for more information on your rights regarding your Transaction Data.

9. **Choice of Law.** The provisions of this Membership Agreement will be governed by federal laws and the laws of the state of New York without regard to any principle of conflicts of laws that would require or permit the application of the laws of any other jurisdiction.
10. **Assignment.** MoneyLion may, without notice to you, assign this Membership Agreement and all of its right, title and interest hereunder to another entity. You may not assign, transfer, sublicense or otherwise delegate your rights or obligations under this Membership Agreement to any other person without MoneyLion’s prior written consent.
11. **Notice.** All notices must be provided in writing to ML Plus LLC, P.O. Box 1547, Sandy, UT 84091-1547.
12. **Notice for California Users and Members.** Under California Civil Code Section 1789.3, California web users are entitled to the following specific consumer rights notice: The Membership Services are provided by ML Plus LLC, P.O Box 1547, Sandy, UT 84091-1547. If you have any questions, concerns, or complaints regarding the Membership Services, please contact ML Plus LLC by either; (i) sending a letter, first class certified mail, to ML Plus LLC, Attn. Member Services, P.O. Box 1547, Sandy, UT 84091-1547; (ii) telephoning us at 1-888-704-6970; or (iii) communicating with us through the chat service feature in the MoneyLion App.

California residents may contact the Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs in writing at 1625 N. Market Blvd., Suite S-202, Sacramento, California 95834, or by telephone at (916) 445-1254 or (800) 952-5210 or Hearing Impaired at TDD (800) 326-2297 or TDD (916) 322-1700.

13. **Survival.** If your Membership is terminated or lapses or you are no longer a Member in good standing, all provisions of this Membership Agreement will survive termination unless expressly stated otherwise.

Exhibit A

Crypto Back Rewards Program Terms for WOW Membership

Program Period

The Crypto Back Rewards Program (the “**Program**”) is offered by ML Plus LLC, a fully-owned subsidiary of MoneyLion Technologies Inc. (“**MoneyLion**”). The Program starts on January 29, 2024, and will run indefinitely. MoneyLion may, in its sole discretion, change or terminate this Program at any time without notice to you.

Eligibility

This Program is only available to MoneyLion WOW Members in good standing pursuant to their MoneyLion WOW Membership Agreement (each, a “**Member**”) who are also MoneyLion Crypto Account holders in good standing (each, a “**Participant**”).

The Promotion

After the end of each calendar month (generally within seven (7) calendar days after the end of that month), when all of a Participant’s orders to purchase cryptocurrency placed during that calendar month have been fulfilled and settled (“**Eligible Crypto Purchases**”), MoneyLion will calculate the total value of all such Eligible Crypto Purchases. After the total value has been calculated, MoneyLion will deposit, through Zero Hash, the equivalent dollar value of 1% of the Member’s Eligible Crypto Purchases as Bitcoin into the Participant’s MoneyLion Crypto Account (the “**Crypto Back Reward**”). The Crypto Back Reward will generally be deposited into a Participant’s MoneyLion Crypto Account within five (5) calendar days of the assessment. **Through this Program, Participants can receive a maximum of one (1) Crypto Back Reward every month.** Each Participant is responsible for any taxes or fees associated with the Crypto Back Reward. Please note that MoneyLion rewards are subject to [Terms and Conditions](#).

The Participant will receive Crypto Back Rewards only on those Eligible Crypto Purchases made after the Participant’s WOW Membership has been activated.

A Participant will forfeit their Crypto Back Reward if their WOW Membership is not in good standing at the time the Crypto Back Reward is assessed, or the Participant is otherwise unable to receive the Crypto Back Reward when it is deposited.

Suspension or Cancellation of the WOW Membership

If a Participant’s WOW Membership is suspended pursuant to their MoneyLion WOW Membership Agreement, the Participant will not earn any Crypto Back Rewards on any Eligible Crypto Purchases made while the Participant’s WOW Membership is suspended. Any Crypto Back Rewards that would have been earned on Eligible Crypto Purchases made prior to the suspension will be temporarily withheld and not deposited into the Participant’s MoneyLion Crypto Account until their WOW Membership is restored to good standing.

If a Participant’s WOW Membership is canceled, then the Participant will receive in their MoneyLion Crypto Account any Crypto Back Rewards earned on Eligible Crypto Purchases made up until the effective date of their WOW Membership cancellation.