CardCash® – Terms and Conditions

Effective Date: 06/01/2026
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These Terms and Conditions ("Terms") govern the **CardCash®** cash back rewards program ("Program") offered by **Honor Bank** ("Bank," "we," "our," or "us"). As an Honor Bank business customer, you ("customer," "you," or "your") may receive Program rewards by satisfying Eligibility and Qualification requirements as outlined in these Terms.

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1. Eligibility

Program rewards are available to customers who maintain eligible products with Honor Bank. Eligible products include Honor Bank business checking accounts with business debit cards.

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2. Earning Rewards

Rewards are based on your total monthly **Qualified non-PIN Debit Card Spend** ("Qualified Spend")[1] that occurs during each **Earnings Period** ("Period"). Each Earnings Period covers one month and begins on the first calendar day of the month and ends on the last calendar day of the month. In order for a transaction to be considered part of an Earnings Period, the transaction must post to your account within the Period. Rewards are calculated at the close of each Earnings Period based on your Qualified Spend for that Period according to the following schedule:

Tier	Qualified Spend	Cash Back Rate
Minimum Spend	$0.00 - $1,000	0.00%
Tier 1	$1,000.01 - $1,500.00	1.00%
Tier 2	$1,500.01 - $2,000.00	0.50%
Tier 3	$2,000.01 & Higher	0.25%

[1] Qualified Spend may include business debit card purchases for which you are required to sign, internet purchases, phone or mail order purchases, bill payments, or other purchases processed as a credit transaction. For a purchase to count towards your Qualified Spend total it cannot be authorized with a Personal Identification Number ("PIN") or processed by a PIN network. In addition, cash transactions, payments made for payment instruments that can readily be converted to cash (for example, travelers checks, money order, wire transfers, and similar products or services), purchases of casino gaming chips, balance transfers, ATM transactions, convenience checks, and payments made for pre-paid and reloadable cards may not count towards Qualified Spend. Honor Bank reserves the right to determine, at its sole discretion, whether a particular transaction qualifies to count towards your minimum Qualified Spend threshold and/or earn cash back. Your Qualified Spend total may be reduced by any returns or refunds that post to your account during the Earnings Period even if the original purchase occurred in a prior Period.

3. Reward Redemption

Rewards will be calculated and automatically deposited to your business checking account each month within 30 days of the close of the Earnings Period.

4. Account or Relationship Changes

Changes in account ownership, closure, delinquency, or termination may result in the loss or forfeiture of rewards. All unpaid rewards are forfeited when the account relationship ends.

5. Program Modifications

The Bank may modify, suspend, or terminate the Program at any time with or without notice. Unredeemed rewards may be forfeited at the time of termination.

6. Taxes

Rewards may be considered taxable income and reported as required by law. You are responsible for all applicable taxes.

7. Fraud and Abuse

Any suspected fraud or misuse of the Program may result in loss of eligibility, forfeiture of rewards, and possible account termination.

8. Limitation of Liability

The Bank and its service provider are not responsible for system failures, service interruptions, or errors in reward calculation, nor liable for indirect, incidental, or consequential damages related to the Program.

9. Privacy

Participation in this Program is subject to the Bank's **Privacy Policy**, available at https://www.myhonorbank.com/your-privacy-security/. Customer information may be used to administer and communicate Program details.