

**SYNCHRONY BANK**  
**SECTION I: RATES AND FEES TABLE**  
**ONEPAY CASHREWARDS WORLD MASTERCARD® AND ONEPAY WALMART SPEND CARD ACCOUNT AGREEMENT**

| Interest Rates and Interest Charges                                       |  |  |
|---|--|--|
|   | <b>ONEPAY CASHREWARDS WORLD MASTERCARD</b>   | <b>ONEPAY WALMART SPEND CARD</b>   |
| <b>Annual Percentage Rate (APR) for Purchases</b>                         | <b>20.24%</b> for Account Type 1 or <b>30.74%</b> for Account Type 2 when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the Prime Rate.                                 | <b>30.74%</b><br>This APR will vary with the market based on the Prime Rate.   |
| <b>APR for Cash Advances</b>  | <b>22.24%</b> for Account Type 1 or <b>32.24%</b> for Account Type 2 when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the Prime Rate.*                                | Not Applicable   |
| <b>How to Avoid Paying Interest on Purchases</b>                          | Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.   | Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.   |
| <b>Minimum Interest Charge</b>  | If you are charged interest, the charge will be no less than \$2.00.   | If you are charged interest, the charge will be no less than \$2.00.   |
| <b>For Credit Card Tips from the Consumer Financial Protection Bureau</b> | <b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b> | <b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b> |

| Fees                                      |  |                     |
|---|--|---------------------|
| <b>Transaction Fees</b>                   |  |                     |
| • Cash Advance                            | Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.  | Not Applicable      |
| <b>Penalty Fees</b>                       |  |                     |
| • Late Payment                            | Up to <b>\$41</b> .  | Up to <b>\$41</b> . |
| • Returned Payment                        | Up to <b>\$41</b> .  | Up to <b>\$41</b> . |
| <b>How We Will Calculate Your Balance</b> | We use a method called "daily balance." See your credit card account agreement below for more details.                                       |                     |
| <b>Billing Rights</b>                     | Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card account agreement below. |                     |

\*Although this APR will vary, it will not exceed 35.99%.

**Important note about OnePay CashRewards World Mastercard rates:** Rates will be determined after application review and disclosed to you before purchases or charges on the account are permitted. A limited number of applicants are expected to receive Account Type 1.

The information about the costs of the card described above is accurate as of January 1, 2026. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 71726, Philadelphia, PA 19176-1726. This application and the credit card agreement will be governed by federal law, and to the extent state law applies, the laws of Utah. Subject to the requirements and limitations of applicable law, we may change, add to or delete any of the terms of the agreement, including the interest rates, fees and charges and we will send you notice as required.

#### APPLICATION DISCLOSURES

By applying for this account, I am asking Synchrony Bank ("SYNCB") to issue me a OnePay CashRewards World Mastercard or a OnePay Walmart Spend Card (the "Card"), and I agree:

- To the OnePay CashRewards World Mastercard or OnePay Walmart Spend Card agreement ("Agreement").
- That my billing statement will be provided to me electronically unless I request to be sent paper billing statements.
- I am providing the information in this application to SYNCB, One Finance, Inc. (and its affiliates) and Walmart Inc. (and its affiliates), and I consent to SYNCB's providing information about me to One Finance, Inc. (and its affiliates) and Walmart Inc. (and its affiliates) for its own business purposes and to One Finance, Inc. (and its affiliates) and Walmart Inc. (and its affiliates) providing information to SYNCB for its own business purposes.
- SYNCB may obtain credit reports and other information, including employment and income, about me to evaluate my application and for other purposes, including for marketing purposes and considering me for additional products and services that are offered by SYNCB or one of its affiliates.
- SYNCB, and any other owner or servicer of my account, may contact me about my account at each phone number I have provided, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Consent To Communications provisions of the Agreement. I also agree to update my contact information.
- I consent to receive marketing and other email communications from SYNCB, its Divisions, One Finance, Inc. (and its affiliates) and Walmart Inc. (and its affiliates).
- The Agreement will govern my account and: **(1) includes a Resolving a Dispute with Arbitration provision that limits my rights unless: (a) I reject the provision by following the provision's instructions or (b) I am covered by the Notice for Active Duty Military Members and their Dependents set forth in the Agreement;** and (2) makes each applicant responsible for paying the entire amount of credit extended.

**PLEASE SEE ABOVE FOR RATES, FEES AND OTHER COST INFORMATION.**

**Federal law requires SYNCB to obtain, verify, and record information that identifies you when you open an account. SYNCB will use your name, address, date of birth, and other information for this purpose.**

#### STATE NOTICES

**CALIFORNIA RESIDENTS:** If you are married, you may apply for a separate account.

**NEW YORK RESIDENTS:** A consumer credit report may be obtained in connection with evaluating your application and subsequently in connection with updates, renewals, or extensions of credit for which this application is made. Upon your request, you will be informed whether a report was obtained, and if so, of the name and address of the consumer reporting agency.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS:** No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married residents of Wisconsin applying for an individual account must give us the name and address of their spouse if the spouse also is a Wisconsin resident, regardless of whether the spouse may use the card. Please provide this information to us at P.O. Box 71726, Philadelphia, PA 19176-1726.**

#### CONSENT TO ELECTRONIC COMMUNICATIONS

**Scope.** We are required to provide certain disclosures to you, some of which are required to be "in writing." With your consent, as laid out below, we may provide any communication, agreement, or disclosure, electronically **for any Account you may have with us.**

**Consent.** By providing your consent to receive electronic communications (such as in connection with submitting an application or registering for online or mobile services for an Account) you hereby consent that any communication, including Account agreements or Required Information, may be provided to you electronically. You agree that, in connection with your consent, your provision of any email address and/or mobile telephone number while using your device or that of a third party demonstrates your ability to receive communications sent to that address and/or number.

**Categories of Communications.** You consent to receive any written communication relating to an Account in electronic form. Such communications may include, but are not limited to: (i) the agreement governing your Account, (ii) any disclosure required by federal, state, or local law, (iii) Billing Statements, (iv) any other information relating to an Account or application for an Account, and (v) any other agreements or other information relating to additional products or services you may elect to receive from us.

**Method of Communications.** Electronic communications may be provided by any method for which you have provided us the means (e.g., by providing an email address and/or a mobile telephone number). Electronic communications may include information such as your name and Account information and may be viewed by any party with access to that Account, the email address or phone number you have provided to us for delivering communications, any mobile application where such Account may be accessed, or any hardware or software you use to view that Account or service-related communications.

**Delivery Preferences.** You agree that if you apply for or use online servicing for an Account, we may pre-set your communications preference to electronic delivery for any communications on such Account **and any other Account** you may have with us. You can withdraw this consent at any time by calling the customer service number for such Account. You must contact customer service for each Account for which you choose to withdraw consent.

If you do not consent to electronic communications, or if you withdraw your consent to electronic communications (and after a reasonable period of time to process your withdrawal), we will send Required Information by paper but reserve the right to send other communications electronically. If you withdraw your consent, you may no longer have access to online servicing for your Account(s) and therefore may not have access to electronic versions of any Billing Statement associated with the Account (if any). You should save or print copies of Billing Statements (if any) or other information you access through online servicing before you withdraw your consent. We will not impose any fee to process the withdrawal of your consent. However, we may impose a fee for providing a paper copy of information, such as your Billing Statement (if any are provided in connection with the Account). Such fee, if any, is described in your Account agreement.

**How to Update Your Records.** You agree to promptly update the communication method you provided for purposes of receiving electronic communications (e.g., your email address and/or your mobile telephone number) for each Account you have with us if a change occurs by updating your information through the Site associated with servicing such Account (if any) or by calling customer service. If communications we send electronically are returned to us, we may cancel your electronic consent, including enrollment for electronic Billing Statements (if any) and send a paper copy of such communication. If this happens, you will need to re-enroll with updated information to receive Required Information electronically.

**SPAM Filters.** We make efforts to ensure our electronic communications via email are not deemed to be SPAM by your email service provider. However, you are responsible for ensuring that any SPAM filters recognize email originating from us if that is the method you choose to receive electronic communications. If you fail to receive email communications from us, please check with the provider of your email account and/or the SPAM filter associated with your email account.

**Hardware and Software Requirements.** In order to access and retain electronic communications, you must have the following:

- A device with Internet-browsing capabilities such as a computer or mobile device;
- Access to the Internet;
- A recent-generation, widely used browser and operating system;
- An email address and/or mobile phone number; and
- Sufficient electronic storage capacity on your hard drive or other data storage facility, or a means to print or store notices and information through your browser software.

You represent that you have the hardware and software required for access to and retention of the electronic communications.

**Paper Copies of Electronic Communications.** Upon your request we will provide you a paper copy of Required Information that we provide you electronically. We may charge you a fee for this service as described in your Account agreement. If you would like a paper copy of any Required Information (other than for our Payment Security (debt cancellation) product, if offered in connection with your Account, product, or service), please contact the customer service number for your Account.

For those Accounts that have purchased Payment Security, to receive paper records for our Payment Security product, please write to:

Payment Security  
P.O. Box 740237  
Atlanta, GA 30374-0237

**Retention.** Using your browser, you should print or download a copy of this consent, any applicable Account agreement, any Payment Security agreement (if purchased), and any other electronic communication that is important to you for your records.

**Payments.** Your obligation to pay at least the minimum required amount before any due date for any Account continues to apply regardless of the delivery method we use to deliver Billing Statements (if any are provided in connection with the Account) or other materials.

**Electronic Signatures.** You acknowledge that whenever you click on a "Submit" or similar button on a Site during the course of our relationship, you are indicating your intent to provide your signature electronically and that this shall constitute your signature.

**Cancellation.** We reserve the right, at any time, to stop providing you electronic communications, including Billing Statements (if any are provided in connection with the Account). Reasons for cancellation include, but are not limited to, not viewing and/or paying your last three electronic Billing Statements. If we stop providing you electronic communications, we may charge you a fee for providing a paper copy of information, including Billing Statements. Such fee, if any, is described in your Account agreement.

**Definitions used in this consent:**

- "You" and "your" mean the primary applicant or accountholder on any applicable Account;
- "We," "us" and "our" mean Synchrony Bank, our affiliates, successors, assigns, agents, service providers, or other third parties acting on our behalf;
- "Required Information" means information we are required by law to provide or make available to you in writing;
- "Account" means any deposit account, loan (including installment loans and credit card accounts), lease agreements or any other arrangement through which we provide a product or service to you;
- "Billing Statement" means the billing statement for an Account, although not all Accounts, products, or services have Billing Statements; and
- "Site" means any of our websites, mobile applications, or other online services associated with an Account.

All other terms used in this consent shall have the meanings given to them in the Account agreement.

## SECTIONS II AND III OF THE ONEPAY CASHREWARDS WORLD MASTERCARD ACCOUNT AGREEMENT

### SECTION II: RATES, FEES AND PAYMENT INFORMATION ONEPAY CASHREWARDS WORLD MASTERCARD ACCOUNT AGREEMENT

#### How Interest Is Calculated

##### Your Interest Rate

We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.

The following rates apply to all transactions. If approved, the Annual Percentage Rates (APRs) applicable to your account will be provided in a table at the beginning of your Agreement. Your APRs will also be shown on your billing statement.

For Account Type 1:

- The APR for purchases is the prime rate plus 13.49%. As of January 1, 2026, the daily rate for purchases was .05546% (APR 20.24%).
- The APR for cash advances is the prime rate plus 15.49%. As of January 1, 2026, the daily rate for cash advances was .06094% (APR 22.24%). The daily rate for cash advances for your account will not exceed .09861% (APR 35.99%).

For Account Type 2:

- The APR for purchases is the prime rate plus 23.99%. As of January 1, 2026, the daily rate for purchases was .08422% (APR 30.74%).
- The APR for cash advances is the prime rate plus 25.49%. As of January 1, 2026, the daily rate for cash advances was .08833% (APR 32.24%). The daily rate for cash advances for your account will not exceed .09861% (APR 35.99%).

**Daily Rates May Vary.** The APRs and the daily rates on your account vary with the market based on the prime rate. The prime rate for a billing cycle is the highest bank prime loan rate published in *The Wall Street Journal* in its Money Rates section on the last business day of the calendar month preceding the first day of the billing cycle.

If the prime rate increases, the daily rates and APRs will increase, but the APR for cash advances will not exceed 35.99%. As a result, interest, your total minimum payment and the number of payments it would take you to pay off your account balance may increase. We apply any change in rates because of a prime rate change to your entire account balance. A change in the prime rate will take effect on the first day of the first billing cycle after the change. We may select a new interest rate index if the prime rate is not available.

|   |   |
|---|---|
| <p><b>When We Charge Interest</b></p>   | <p><b>Purchases.</b> We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.</p> <ul style="list-style-type: none"> <li>● We will not charge you interest during a billing cycle on any new purchases if: <ul style="list-style-type: none"> <li>1. You had no balance at the start of the billing cycle; OR</li> <li>2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.</li> </ul> </li> <li>● We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if: <ul style="list-style-type: none"> <li>1. You had no balance at the start of the previous billing cycle; OR</li> <li>2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.</li> </ul> </li> </ul> <p>If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.</p> <p><b>Cash Advances.</b> We charge interest on your cash advances, and their related fees, from the date you make the transaction until you pay them in full. You cannot avoid paying interest on cash advances or their related fees.</p>                |
| <p><b>How We Calculate Interest</b></p> | <p>We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases, cash advances and balances subject to different interest rates, plans or special promotions. See below for how this works.</p> <ol style="list-style-type: none"> <li>1. How to get the daily balance: We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance.<br/>We apply fees to balance types as follows: <ul style="list-style-type: none"> <li>a. late payment fees or returned payment fees are treated as new purchases;</li> <li>b. debt cancellation fees are treated as new purchases; and</li> <li>c. cash advance fees are added to the cash advance balance.</li> </ul> </li> <li>2. How to get the daily interest amount: We multiply each daily balance by the daily rate that applies.</li> <li>3. How to get the starting balance for the next day: We add the daily interest amount in step 2 to the daily balance from step 1.</li> <li>4. How to get the interest charge for the billing cycle: We add all the daily interest amounts that were charged during the billing cycle.</li> </ol> <p>We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. Interest, as calculated above, is added as applicable to each balance type. Minimum interest charges in excess of the calculated interest are treated as new purchases.</p> |
| <p><b>How Fees Work</b></p>             |   |
| <p><b>Cash Advance Fee</b></p>          | <p>We will charge this fee for each cash advance you make. For ATM cash advances this fee is in addition to any fee the ATM owner may charge you for use of the ATM.</p>  |
| <p><b>Foreign Transaction Fee</b></p>   | <p>We will not charge a foreign transaction fee.</p> <p>If you make a transaction with your account in a currency other than U.S. dollars, Mastercard will convert the transaction amount into U.S. dollars using its currency conversion procedure. Under the currency conversion procedure that Mastercard currently uses, the non-U.S. dollar transaction amount is converted into a U.S. dollar amount by multiplying the transaction amount in the non-U.S. dollar currency by a currency conversion rate. Mastercard's currency conversion procedure is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate that Mastercard uses for a particular transaction is the rate for the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transaction submissions to Mastercard for processing are delayed, the currency conversion rate that Mastercard uses may be the rate for the applicable currency on the date that the transaction is processed.</p>   |
| <p><b>Late Payment Fee</b></p>          | <p>We will charge this fee if we do not receive the total minimum payment due on your account by the due date in accordance with the requirements set forth on each billing statement. This fee is equal to:</p> <ol style="list-style-type: none"> <li>1. \$30, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles.<br/>OR</li> <li>2. \$41, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.</li> </ol> <p>The late payment fee will not be more than the total minimum payment that was due.</p>  |
| <p><b>Returned Payment Fee</b></p>      | <p>We will charge this fee for any returned payment, such as if any check, other instrument, or electronic payment authorization you provide us in payment on your account is not honored, returned unpaid or cannot be processed for any reason. This fee is equal to:</p> <ol style="list-style-type: none"> <li>1. \$30, if you have not had a returned payment fee in each of the prior six billing cycles.<br/>OR</li> <li>2. \$41, if you have had a returned payment fee in any one or more of the prior six billing cycles.</li> </ol> <p>The returned payment fee will not be more than the amount permitted by applicable law. We may represent any returned payment. A returned payment fee may be charged even if your payment is honored on a subsequent representation.</p>   |

### Minimum Payment Calculation

Your total minimum payment is calculated as follows.

The greater of:

1. \$30, or \$41 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles.  
OR
2. The sum of:
  - a. The following amounts, rounded up to the next highest whole dollar:
    - i. Any past due amounts; PLUS
    - ii. 1% of your new balance (excluding any balance in connection with a special promotional purchase with a unique payment calculation) shown on your billing statement; PLUS
    - iii. Any late payment fees charged in the current billing cycle; PLUS
    - iv. All interest charged in the current billing cycle; PLUS
  - b. Any payment due in connection with a special promotional purchase with a unique payment calculation.

Your total minimum payment will never be more than your new balance. Payments required in connection with a special promotional purchase with a unique payment calculation will not be increased to, but may be included in, the \$30 or \$41 minimum amount otherwise due.

## SECTION III: STANDARD PROVISIONS ONEPAY CASHREWARDS WORLD MASTERCARD ACCOUNT AGREEMENT

### ABOUT THE CREDIT CARD ACCOUNT AGREEMENT

**This Agreement.** This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your credit card account shown above. By opening or using your account, you agree to the terms of the entire Agreement. The entire Agreement includes the four sections of this document and the application you submitted to us in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.

**Parties To This Agreement.** This Agreement applies to each accountholder approved on the account and each of you is responsible for paying the full amount due, no matter which one uses the account. We may treat each of you as one accountholder and may refer to each of you as “you” or “your.” Synchrony Bank may be referred to as “we,” “us” or “our.”

**Changes To This Agreement.** We may change, add or delete terms of this Agreement, including interest rates, fees and charges.

**Special Promotions.** The terms of this Agreement apply to any special promotions. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you.

### HOW TO USE YOUR ACCOUNT/CARD

**Use Of Your Account.** You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from Walmart, or from any merchant that accepts Mastercard credit cards. You may get cash advances as further explained below. You may not use your account to pay amounts you owe us on this account or any other account you have with us.

**Cash Advances.** We may offer you the opportunity to get a cash advance with convenience checks that we send you. We may not honor a convenience check for any reason stated on the check. You can also get cash or make a withdrawal from any institution or ATM that accepts the card or the account. In addition, we will treat any purchase of certain cash-like items as cash advances. Cash-like items include, for example, money orders, cashier’s checks, traveler’s checks, electronic or wire transfers (including, but not limited to, person-to-person money transfers (P2P)), foreign currency or other in-bank transactions, tax payments, lottery tickets or other legalized gambling transactions, court costs, bail bonds and fines. We rely on third parties to send us the accurate classification of transactions, including certain transactions as purchases and others as cash advances, and this classification affects how the transaction is treated under the terms of this Agreement.

**You Promise To Pay.** You promise to pay us for all amounts owed to us under this Agreement.

**Your Responsibility.** Each accountholder will receive a card. You may not allow anyone else to use your account. If you do, or if you ask us to send a card to someone else, you will be responsible for paying for all charges resulting from their transactions.

**Transaction Limits.** To prevent fraud, we may limit the number or dollar amount of transactions you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.

**Credit Limit.** You will be assigned a credit limit and cash advance limit on your account that we may increase or decrease from time to time. If we approve a transaction that makes you go over your credit limit or your cash advance limit, we do not give up any rights under this Agreement and we do not treat it as an increase in either limit.

### HOW AND WHEN TO MAKE PAYMENTS

**When Payments Are Due.** You must pay at least the total minimum payment due on your account by the due date of each billing cycle in accordance with the requirements set forth on each billing statement. Payments received after the due date will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.

**Payment Options.** You can pay by mail or online. We may allow you to make payments over the phone but we may charge you a fee to make expedited phone payments. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.

**How To Make A Payment.** You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.

**Payment Allocation.** We will apply the required total minimum payment to balances on your account using any method we choose. Any payment you make in excess of the required total minimum payment will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply excess payments in a different manner in certain situations, such as when your account has a certain type of special promotion.

### INFORMATION ABOUT YOU

**Using And Sharing Your Information.** When you applied for an account, you gave us One Finance, Inc. and Walmart Inc. information about yourself that we could share with each other. One Finance, Inc. and Walmart Inc. will use the information in connection with the credit program and for things like creating and updating their records and offering you special benefits. More information about how we use and share information is set forth in the privacy policy for your account.

**Address/Phone Change.** You represent that any phone number that you provide to us belongs to you and/or that you are authorized to provide that number. You also agree to tell us right away if you change your address or any phone number.

**Consent To Communications.** You consent to us, as well as any other owner or servicer of your account, contacting you through any channel of communication and for any purpose and at any time, as permitted by applicable law. For informational, servicing, fraud, or collection related communications, you agree that we may use the phone numbers that you provide to us to contact your cellular phone or wireless device with text messages, artificial or prerecorded voice calls, and calls made by an automatic telephone dialing system. Text frequency may vary and may be recurring. This consent applies even if you are charged for the call under your plan. You are responsible for any charges that may be billed to you by your communications carrier when we contact you. Message and data rates may vary. We and any carrier are not liable for delayed or undelivered messages. If you have questions, please call the number on the back of your card.

**Telephone Monitoring.** For quality control, you allow us to listen to and/or record telephone calls between you and us.

#### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

**Closing Your Account.** You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.

**Collection Costs.** If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.

**Credit Bureau Reporting.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at P.O. Box 71727, Philadelphia, PA 19176-1727. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.

**Default.** You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.

**Disputed Amounts. The billing rights summary in section IV of this Agreement describes what to do if you think there is a mistake on your bill. If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked "payment in full" or given with any other conditions or limitations.**

**Unauthorized Use.** If your card is lost, stolen or used without your consent, call us immediately at 1-866-796-1537. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you give your card to or allow to use your account.

#### IMPORTANT INFORMATION ABOUT THIS AGREEMENT

**Assignment.** We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.

**OnePay Account.** You are not required to apply for and/or have a OnePay CashRewards World Mastercard account in order to have a OnePay account, but you must have a OnePay account in good standing in order to apply for and maintain OnePay CashRewards World Mastercard account. If your OnePay account is closed for any reason, then your OnePay CashRewards World Mastercard account will be closed.

**Enforceability.** If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

**Governing Law.** Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.

**Waiver.** We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.

#### RESOLVING A DISPUTE WITH ARBITRATION

**PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) THE ABILITY TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS; AND (4) APPEAL RIGHTS WILL BE LIMITED.**

- CLAIMS AND PARTIES.** If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you (including any other user of your account), and us (including our parents, affiliates, agents, employees, officers, and assignees) that directly or indirectly arises from or relates to your account, your account Agreement or our relationship, except as noted below. In addition, One Finance, Inc. and Walmart Inc. and/or any assignee, agent, or service provider of ours that collects amounts due on your account are intended beneficiaries of this Arbitration section and may enforce it in full (notwithstanding any state law to the contrary).
- This Arbitration section broadly covers claims of all kinds, including without limitation all claims, counterclaims and cross-claims, based upon contract, tort, consumer rights, fraud, other intentional torts, negligence, constitution, statute, regulation, ordinance, common law, equity, whether for money damages, injunctive relief, declaratory relief or any other form of relief, even if they arose before this section took effect. You may not sell, assign or transfer a claim.
- Non-exclusive examples of claims subject to arbitration are disputes about an account transaction, fees, charges or interest, the events leading up to the Agreement (such as any disclosures, advertisements, promotions or oral or written statements, warranties or representations made by us), an application for or denial of credit, any product or service provided by us or third parties in connection with the Agreement, fraudulent charges or other unauthorized use of the card, credit reporting, benefit programs related to your account including any reward program, the collection of amounts due by our assignees, service providers, or agents and the manner of collection.
- However, we will not require you to arbitrate any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court. Also, even if all parties have opted to litigate a claim in court, neither you nor we waive the right to elect arbitration with respect to any counterclaim, any cross claim, any claim made by a new party or any claim later asserted by a party in any related or unrelated lawsuit, including modifying an individual claim to assert a class, representative or multi-party claim. Arbitration may be requested at any time, even where there is a pending lawsuit, unless a trial has begun, or a final judgment entered.
- Only a court will decide disputes about the formation, validity, enforceability, coverage or scope of this Arbitration section or any part thereof. However, any dispute that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator to decide.
- NO CLASS ACTIONS.** IF EITHER YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT (A) TO PARTICIPATE IN A CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR CLASS MEMBER, OR (B) TO JOIN OR CONSOLIDATE CLAIMS WITH CLAIMS OF ANY OTHER PERSONS EXCEPT ACCOUNTHOLDERS ON YOUR ACCOUNT, EXCEPT AS PROVIDED IN SUBSECTION 11 "MASS FILING PROCEDURES" BELOW. THUS, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.

7. **ARBITRATION PROVIDERS AND RULES.** Except as modified by this Agreement or agreed to by the parties, the arbitration shall be administered by the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, [www.adr.org](http://www.adr.org), in accordance with the AAA Consumer Arbitration Rules and the AAA Mass Arbitration Supplementary Rules (the "AAA Rules"), available at <https://www.adr.org/> (if AAA is selected as the administrator). If AAA cannot or will not administer the arbitration, it shall be administered by JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, [www.jamsadr.com](http://www.jamsadr.com), under the JAMS Comprehensive Arbitration Rules and Procedures and the JAMS Mass Arbitration Procedures and Guidelines, (the "JAMS Rules"), available at <https://www.jamsadr.com/>, except as modified by this Agreement. If neither administrator can handle the dispute, a court with jurisdiction will appoint an arbitrator. Any demand for arbitration filed must include a certification from the claimant and the claimant's counsel (if any) that the demand complies with Federal Rule of Civil Procedure 11(b)(1)-(4).
8. The arbitrator must be a lawyer with at least ten years of legal experience. The arbitrator must apply the same law, consistent with the Federal Arbitration Act (FAA), that would apply to an individual action in court, but may use different procedural rules. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court. The arbitrator may consider but will not be bound by rulings in other arbitrations where you and we were not both parties.
9. The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The parties will bear the fees and costs of their attorneys, witnesses and experts. However, the arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the administrator's rules or applicable law.
10. The arbitration will take place by phone, videoconference or in person at a location reasonably convenient to you.
11. **MASS FILING PROCEDURES.**
  - A. Before initiating an arbitration that qualifies as a "Mass Arbitration" under the arbitration provider's rules, a party must provide to the other party a Notice of Dispute ("Notice") in writing that sets forth (1) the name, address, email address, phone number, and account number(s) of the claimant, (2) the facts giving rise to the Dispute, (3) the legal basis for the Dispute, and (4) a proposed solution. Your Notice must be sent to Synchrony Bank, Legal Operation, 777 Long Ridge Rd., Ste 2, Stamford, CT 06902-1259, ATTN: MASS ARBITRATION DEMAND. You and we will attempt to resolve the dispute through informal negotiation within 60 days from the date that the Notice of Dispute is received ("Informal Dispute Resolution Period"), and you and we agree that no arbitration will be filed during the Informal Dispute Resolution Period. Any applicable statute of limitations shall be tolled during the Informal Dispute Resolution Period.
  - B. If your arbitration demand qualifies as part of a "Mass Arbitration" under the arbitration provider's rules, the arbitration shall proceed under the arbitration provider's mass arbitration rules, i.e., the AAA Mass Arbitration Supplementary Rules (if AAA administers the arbitration), or the JAMS Mass Arbitration Procedures and Guidelines (if JAMS administers the arbitration).
  - C. In addition, to the extent any of the Mass Arbitration demands are permitted to proceed by the Process Arbitrator (under AAA) or Process Administrator (under JAMS), the demands shall be grouped into batches of no more than 50 demands per batch by state of residence, and then alphabetically by last name (plus, to the extent there are less than 50 arbitration demands left over after the batching described above, a final batch consisting of the remaining demands). One Merits Arbitrator shall be assigned for each batch, who shall provide for resolution of each batch as a single arbitration with one set of filing and administrative fees. The batching of claims shall not change the burden of proof on each individual claimant.
12. **GOVERNING LAW.** This Arbitration section is governed by the FAA. Utah law shall apply to the extent state law is relevant under the FAA, unless otherwise stated herein. The arbitrator's award will be final and binding, except for any appeal or right to vacate under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitration award and any judgment confirming it will apply only to the specific case and will not be binding in any other case except to enforce the award.
13. **SURVIVAL.** This Arbitration section shall survive the repayment of all amounts owed, the termination, cancellation or suspension of the Agreement or your account or credit privileges, any legal proceeding, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If this Arbitration section conflicts with the applicable arbitration rules or the other provisions of the Agreement, this Arbitration section shall govern.
14. **SEVERABILITY.** If any portion of this Arbitration section is held to be invalid or unenforceable, the remaining portions shall nevertheless remain in force with the following two exceptions. First, if a determination is made that the "No Class Actions" provision is unenforceable, and that determination is not reversed on appeal, then this Arbitration section shall be void in its entirety. Second, if a court determines that a public injunctive relief claim may proceed notwithstanding the "No Class Actions" provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.
15. **HOW TO REJECT ARBITRATION.** You may reject this Arbitration section, but only as set forth in this paragraph. If you do that, a court will resolve any dispute or claim. To reject this section, send us a notice within 45 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address, account number, and personal signature, and must be mailed to Synchrony Bank, P.O. Box 71734, Philadelphia, PA 19176-1734. This is the only way you can reject this section. Rejecting this Arbitration section will not affect any other provision of the Agreement. It will also not affect any prior arbitration agreement or dispute resolution provision between you and us, which will remain in full force and effect. If you don't reject this Arbitration section, it will be effective as of the date of the Agreement and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.

## SECTIONS II AND III OF THE ONEPAY WALMART SPEND CARD ACCOUNT AGREEMENT

### SECTION II: RATES, FEES AND PAYMENT INFORMATION ONEPAY WALMART SPEND CARD ACCOUNT AGREEMENT

#### How Interest Is Calculated

##### Your Interest Rate

We use a daily rate to calculate the interest on the balance on your account each day. The daily rate for purchases is the APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.

The APR for purchases is the prime rate plus 23.99%. As of January 1, 2026, the daily rate for purchases was .08422% (APR 30.74%).

**Daily Rates May Vary.** The APR and the daily rate on your account vary with the market based on the prime rate. The prime rate for a billing cycle is the highest bank prime loan rate published in The Wall Street Journal in its Money Rates section on the last business day of the calendar month preceding the first day of the billing cycle.

If the prime rate increases, the daily rate and APR will increase. As a result, interest, your total minimum payment and the number of payments it would take you to pay off your account balance may increase. We apply any change in rates because of a prime rate change to your entire account balance. A change in the prime rate will take effect on the first day of the first billing cycle after the change. We may select a new interest rate index if the prime rate is not available.

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|---|---|
| <p><b>When We Charge Interest</b></p>   | <p>We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.</p> <ul style="list-style-type: none"> <li>● We will not charge you interest during a billing cycle on any new purchases if: <ul style="list-style-type: none"> <li>1. You had no balance at the start of the billing cycle; OR</li> <li>2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.</li> </ul> </li> <li>● We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if: <ul style="list-style-type: none"> <li>1. You had no balance at the start of the previous billing cycle; OR</li> <li>2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.</li> </ul> </li> </ul> <p>If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.</p>   |
| <p><b>How We Calculate Interest</b></p> | <p>We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases and balances subject to different interest rates, plans or special promotions. See below for how this works.</p> <ol style="list-style-type: none"> <li>1. How to get the daily balance: We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. Credit insurance premiums and debt cancellation fees, if any, are treated as new purchases. Late payment fees or returned payment fees are treated as new purchases.</li> <li>2. How to get the daily interest amount: We multiply each daily balance by the daily rate that applies.</li> <li>3. How to get the starting balance for the next day: We add the daily interest amount in step 2 to the daily balance from step 1.</li> <li>4. How to get the interest charge for the billing cycle: We add all the daily interest amounts that were charged during the billing cycle.</li> </ol> <p>We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. Interest, as calculated above, is added as applicable to each balance type. Minimum interest charges in excess of the calculated interest are treated as new purchases.</p> |

| <p><b>How Fees Work</b></p>        |   |
|------------------------------------|---|
| <p><b>Late Payment Fee</b></p>     | <p>We will charge this fee if we do not receive the total minimum payment due on your account by the due date in accordance with the requirements set forth on each billing statement. This fee is equal to:</p> <ol style="list-style-type: none"> <li>1. \$30, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles.<br/>OR</li> <li>2. \$41, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.</li> </ol> <p>The late payment fee will not be more than the total minimum payment that was due.</p>  |
| <p><b>Returned Payment Fee</b></p> | <p>We will charge this fee for any returned payment, such as if any check, other instrument, or electronic payment authorization you provide us in payment on your account is not honored, returned unpaid or cannot be processed for any reason. This fee is equal to:</p> <ol style="list-style-type: none"> <li>1. \$30, if you have not had a returned payment fee in each of the prior six billing cycles.<br/>OR</li> <li>2. \$41, if you have had a returned payment fee in any one or more of the prior six billing cycles.</li> </ol> <p>The returned payment fee will not be more than the amount permitted by applicable law. We may represent any returned payment. A returned payment fee may be charged even if your payment is honored on a subsequent representation.</p> |

**Minimum Payment Calculation**

Your total minimum payment is calculated as follows.

The greater of:

1. \$30, or \$41 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles.  
OR
2. The sum of:
  - a. The following amounts, rounded up to the next highest whole dollar:
    - i. Any past due amounts; PLUS
    - ii. 1% of your new balance (excluding any balance in connection with a special promotional purchase with a unique payment calculation) shown on your billing statement; PLUS
    - iii. Any late payment fees charged in the current billing cycle; PLUS
    - iv. All interest charged in the current billing cycle; PLUS
  - b. Any payment due in connection with a special promotional purchase with a unique payment calculation.

Your total minimum payment will never be more than your new balance. Payments required in connection with a special promotional purchase with a unique payment calculation will not be increased to, but may be included in, the \$30 or \$41 minimum amount otherwise due.

## SECTION III: STANDARD PROVISIONS

### ONEPAY WALMART SPEND CARD ACCOUNT AGREEMENT

#### ABOUT THE CREDIT CARD ACCOUNT AGREEMENT

**This Agreement.** This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your credit card account shown above. By opening or using your account, you agree to the terms of the entire Agreement. The entire Agreement includes the four sections of this document and the application you submitted to us in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.

**Parties To This Agreement.** This Agreement applies to each accountholder approved on the account and each of you is responsible for paying the full amount due, no matter which one uses the account. We may treat each of you as one accountholder and may refer to each of you as “you” or “your.” Synchrony Bank may be referred to as “we,” “us” or “our.”

**Changes To This Agreement.** We may change, add or delete terms of this Agreement, including interest rates, fees and charges.

**Special Promotions.** The terms of this Agreement apply to any special promotions. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you.

#### HOW TO USE YOUR ACCOUNT/CARD

**Use Of Your Account.** You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from Walmart. You may not use your account to pay amounts you owe us on this account or any other account you have with us.

**You Promise To Pay.** You promise to pay us for all amounts owed to us under this Agreement.

**Your Responsibility.** Each accountholder will receive a card. You may not allow anyone else to use your account. If you do, or if you ask us to send a card to someone else, you will be responsible for paying for all charges resulting from their transactions.

**Purchase Limits.** To prevent fraud, we may limit the number or dollar amount of purchases you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.

**Credit Limit.** You will be assigned a credit limit on your account that we may increase or decrease from time to time. If we approve a purchase that makes you go over your credit limit, we do not give up any rights under this Agreement and we do not treat it as an increase in your credit limit.

#### HOW AND WHEN TO MAKE PAYMENTS

**When Payments Are Due.** You must pay at least the total minimum payment due on your account by the due date of each billing cycle in accordance with the requirements set forth on each billing statement. Payments received after the due date will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.

**Payment Options.** You can pay by mail or online. We may allow you to make payments over the phone but we may charge you a fee to make expedited phone payments. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.

**How To Make A Payment.** You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.

**Payment Allocation.** We will apply the required total minimum payment to balances on your account using any method we choose. Any payment you make in excess of the required total minimum payment will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply excess payments in a different manner in certain situations, such as when your account has a certain type of special promotion.

#### INFORMATION ABOUT YOU

**Using And Sharing Your Information.** When you applied for an account, you gave us One Finance, Inc. and Walmart Inc. information about yourself that we could share with each other. One Finance, Inc. and Walmart Inc. will use the information in connection with the credit program and for things like creating and updating their records and offering you special benefits. More information about how we use and share information is set forth in the privacy policy for your account.

**Address/Phone Change.** You represent that any phone number that you provide to us belongs to you and/or that you are authorized to provide that number. You also agree to tell us right away if you change your address or any phone number.

**Consent To Communications.** You consent to us, as well as any other owner or servicer of your account, contacting you through any channel of communication and for any purpose and at any time, as permitted by applicable law. For informational, servicing, fraud, or collection related communications, you agree that we may use the phone numbers that you provide to us to contact your cellular phone or wireless device with text messages, artificial or prerecorded voice calls, and calls made by an automatic telephone dialing system. Text frequency may vary and may be recurring. This consent applies even if you are charged for the call under your plan. You are responsible for any charges that may be billed to you by your communications carrier when we contact you. Message and data rates may vary. We and any carrier are not liable for delayed or undelivered messages. If you have questions, please call the number on the back of your card.

**Telephone Monitoring.** For quality control, you allow us to listen to and/or record telephone calls between you and us.

#### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

**Closing Your Account.** You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.

**Collection Costs.** If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.

**Credit Bureau Reporting.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at P.O. Box 71727, Philadelphia, PA 19176-1727. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.

**Default.** You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.

**Disputed Amounts.** The billing rights summary in section IV of this Agreement describes what to do if you think there is a mistake on your bill. If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked “payment in full” or given with any other conditions or limitations.

**Unauthorized Use.** If your card is lost, stolen or used without your consent, call us immediately at 1-866-796-1537. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you give your card to or allow to use your account.

## IMPORTANT INFORMATION ABOUT THIS AGREEMENT

**Assignment.** We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.

**OnePay Account.** You are not required to apply for and/or have a OnePay Walmart Spend Card account in order to have a OnePay account, but you must have a OnePay account in good standing in order to apply for and maintain OnePay Walmart Spend Card account. If your OnePay account is closed for any reason, then your OnePay Walmart Spend Card account will be closed.

**Enforceability.** If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

**Governing Law.** Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.

**Waiver.** We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.

## RESOLVING A DISPUTE WITH ARBITRATION

**PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) THE ABILITY TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS; AND (4) APPEAL RIGHTS WILL BE LIMITED.**

- CLAIMS AND PARTIES.** If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you (including any other user of your account), and us (including our parents, affiliates, agents, employees, officers, and assignees) that directly or indirectly arises from or relates to your account, your account Agreement or our relationship, except as noted below. In addition, One Finance, Inc. and Walmart Inc. and/or any assignee, agent, or service provider of ours that collects amounts due on your account are intended beneficiaries of this Arbitration section and may enforce it in full (notwithstanding any state law to the contrary).
- This Arbitration section broadly covers claims of all kinds, including without limitation all claims, counterclaims and cross-claims, based upon contract, tort, consumer rights, fraud, other intentional torts, negligence, constitution, statute, regulation, ordinance, common law, equity, whether for money damages, injunctive relief, declaratory relief or any other form of relief, even if they arose before this section took effect. You may not sell, assign or transfer a claim.
- Non-exclusive examples of claims subject to arbitration are disputes about an account transaction, fees, charges or interest, the events leading up to the Agreement (such as any disclosures, advertisements, promotions or oral or written statements, warranties or representations made by us), an application for or denial of credit, any product or service provided by us or third parties in connection with the Agreement, fraudulent charges or other unauthorized use of the card, credit reporting, benefit programs related to your account including any reward program, the collection of amounts due by our assignees, service providers, or agents and the manner of collection.
- However, we will not require you to arbitrate any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court. Also, even if all parties have opted to litigate a claim in court, neither you nor we waive the right to elect arbitration with respect to any counterclaim, any cross claim, any claim made by a new party or any claim later asserted by a party in any related or unrelated lawsuit, including modifying an individual claim to assert a class, representative or multi-party claim. Arbitration may be requested at any time, even where there is a pending lawsuit, unless a trial has begun, or a final judgment entered.
- Only a court will decide disputes about the formation, validity, enforceability, coverage or scope of this Arbitration section or any part thereof. However, any dispute that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator to decide.
- NO CLASS ACTIONS.** IF EITHER YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT (A) TO PARTICIPATE IN A CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR CLASS MEMBER, OR (B) TO JOIN OR CONSOLIDATE CLAIMS WITH CLAIMS OF ANY OTHER PERSONS EXCEPT ACCOUNTHOLDERS ON YOUR ACCOUNT, EXCEPT AS PROVIDED IN SUBSECTION 11 "MASS FILING PROCEDURES" BELOW. THUS, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.
- ARBITRATION PROVIDERS AND RULES.** Except as modified by this Agreement or agreed to by the parties, the arbitration shall be administered by the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, [www.adr.org](http://www.adr.org), in accordance with the AAA Consumer Arbitration Rules and the AAA Mass Arbitration Supplementary Rules (the "AAA Rules"), available at <https://www.adr.org/> (if AAA is selected as the administrator). If AAA cannot or will not administer the arbitration, it shall be administered by JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, [www.jamsadr.com](http://www.jamsadr.com), under the JAMS Comprehensive Arbitration Rules and Procedures and the JAMS Mass Arbitration Procedures and Guidelines, (the "JAMS Rules"), available at <https://www.jamsadr.com/>, except as modified by this Agreement. If neither administrator can handle the dispute, a court with jurisdiction will appoint an arbitrator. Any demand for arbitration filed must include a certification from the claimant and the claimant's counsel (if any) that the demand complies with Federal Rule of Civil Procedure 11(b)(1)-(4).
- The arbitrator must be a lawyer with at least ten years of legal experience. The arbitrator must apply the same law, consistent with the Federal Arbitration Act (FAA), that would apply to an individual action in court, but may use different procedural rules. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court. The arbitrator may consider but will not be bound by rulings in other arbitrations where you and we were not both parties.
- The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The parties will bear the fees and costs of their attorneys, witnesses and experts. However, the arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the administrator's rules or applicable law.
- The arbitration will take place by phone, videoconference or in person at a location reasonably convenient to you.

11. **MASS FILING PROCEDURES.**

- A. Before initiating an arbitration that qualifies as a "Mass Arbitration" under the arbitration provider's rules, a party must provide to the other party a Notice of Dispute ("Notice") in writing that sets forth (1) the name, address, email address, phone number, and account number(s) of the claimant, (2) the facts giving rise to the Dispute, (3) the legal basis for the Dispute, and (4) a proposed solution. Your Notice must be sent to Synchrony Bank, Legal Operation, 777 Long Ridge Rd., Ste 2, Stamford, CT 06902-1259, ATTN: MASS ARBITRATION DEMAND. You and we will attempt to resolve the dispute through informal negotiation within 60 days from the date that the Notice of Dispute is received ("Informal Dispute Resolution Period"), and you and we agree that no arbitration will be filed during the Informal Dispute Resolution Period. Any applicable statute of limitations shall be tolled during the Informal Dispute Resolution Period.
- B. If your arbitration demand qualifies as part of a "Mass Arbitration" under the arbitration provider's rules, the arbitration shall proceed under the arbitration provider's mass arbitration rules, i.e., the AAA Mass Arbitration Supplementary Rules (if AAA administers the arbitration), or the JAMS Mass Arbitration Procedures and Guidelines (if JAMS administers the arbitration).
- C. In addition, to the extent any of the Mass Arbitration demands are permitted to proceed by the Process Arbitrator (under AAA) or Process Administrator (under JAMS), the demands shall be grouped into batches of no more than 50 demands per batch by state of residence, and then alphabetically by last name (plus, to the extent there are less than 50 arbitration demands left over after the batching described above, a final batch consisting of the remaining demands). One Merits Arbitrator shall be assigned for each batch, who shall provide for resolution of each batch as a single arbitration with one set of filing and administrative fees. The batching of claims shall not change the burden of proof on each individual claimant.

- 12. **GOVERNING LAW.** This Arbitration section is governed by the FAA. Utah law shall apply to the extent state law is relevant under the FAA, unless otherwise stated herein. The arbitrator's award will be final and binding, except for any appeal or right to vacate under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitration award and any judgment confirming it will apply only to the specific case and will not be binding in any other case except to enforce the award.
- 13. **SURVIVAL.** This Arbitration section shall survive the repayment of all amounts owed, the termination, cancellation or suspension of the Agreement or your account or credit privileges, any legal proceeding, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If this Arbitration section conflicts with the applicable arbitration rules or the other provisions of the Agreement, this Arbitration section shall govern.
- 14. **SEVERABILITY.** If any portion of this Arbitration section is held to be invalid or unenforceable, the remaining portions shall nevertheless remain in force with the following two exceptions. First, if a determination is made that the "No Class Actions" provision is unenforceable, and that determination is not reversed on appeal, then this Arbitration section shall be void in its entirety. Second, if a court determines that a public injunctive relief claim may proceed notwithstanding the "No Class Actions" provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.
- 15. **HOW TO REJECT ARBITRATION.** You may reject this Arbitration section, but only as set forth in this paragraph. If you do that, a court will resolve any dispute or claim. To reject this section, send us a notice within 45 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address, account number, and personal signature, and must be mailed to Synchrony Bank, P.O. Box 71734, Philadelphia, PA 19176-1734. This is the only way you can reject this section. Rejecting this Arbitration section will not affect any other provision of the Agreement. It will also not affect any prior arbitration agreement or dispute resolution provision between you and us, which will remain in full force and effect. If you don't reject this Arbitration section, it will be effective as of the date of the Agreement and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.

**SECTION IV: OTHER IMPORTANT INFORMATION**

**ONEPAY CASHREWARDS WORLD MASTERCARD AND ONEPAY WALMART SPEND CARD ACCOUNT AGREEMENT**

**NOTICE FOR ACTIVE DUTY MILITARY MEMBERS AND THEIR DEPENDENTS:** The following disclosures apply to you if, at the time your account is opened, you are a "covered borrower" as defined in the Military Lending Act, which includes eligible active duty members of the Armed Forces and their dependents:

- 1. The provision in this Agreement called "Resolving a Dispute with Arbitration" will not apply to your account. Additionally, any other provision of this Agreement that is inconsistent with the Military Lending Act will not apply to your account.
- 2. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).
- 3. You can call 1-855-367-4541 to hear the information in item 2 (above) and a description of the payment obligation for your account.

**STATE NOTICES**

**NEW JERSEY RESIDENTS:** Certain provisions of this Agreement are subject to applicable law. As a result, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.

**TENNESSEE RESIDENTS:** This Agreement will not become effective unless and until we have (1) provided the disclosures required pursuant to the federal Truth in Lending Act, (2) you or an authorized user uses the account, and (3) we extend credit to you for that transaction on your account.

**WISCONSIN RESIDENTS:** No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married residents of Wisconsin applying for an individual account must give us the name and address of their spouse if the spouse also is a Wisconsin resident, regardless of whether the spouse may use the card. Please provide this information to us at P.O. Box 71726, Philadelphia, PA 19176-1726.**

**Your signature on the application or sales slip (or online screen) for the initial purchase approved on this account represents your signature on this Agreement. It is incorporated herein by reference.**

**We have signed this Agreement as follows:**



Brian D. Doubles  
President and Chief Executive Officer  
Synchrony Bank

## YOUR BILLING RIGHTS SUMMARY

*Your Billing Rights: Keep This Document For Future Use*

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### *What To Do If You Find A Mistake On Your Statement*

If you think there is an error on your statement, write to us at:

Synchrony Bank  
P.O. Box 71725, Philadelphia, PA 19176-1725

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

### *What Will Happen After We Receive Your Letter*

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### *Your Rights If You Are Dissatisfied With Your Credit Card Purchases*

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Synchrony Bank  
P.O. Box 71725, Philadelphia, PA 19176-1725

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

## ONEPAY REWARDS TERMS

These OnePay Rewards Terms (the **"Terms"**) govern the OnePay Rewards Program (the **"Program"**) and are between One Finance, Inc. and its affiliates (collectively, **"OnePay"**, **"we"** or **"our"**) and consumers who have a OnePay Product (**"you"** or **"your"**). By using a OnePay Product (as defined below) or participating in the Program, you agree to be bound by these Terms. This Program is provided by OnePay and OnePay is solely responsible for it.

These Terms incorporate the [OnePay Terms of Service](#), including, without limitation, provisions relating to governing law, class action waiver, and arbitration, and the [OnePay Privacy Policy](#). By accepting these Terms, you also agree to be bound by the OnePay Terms of Service and OnePay Privacy Policy. To the extent there is a conflict between these Terms, the OnePay Terms of Service and OnePay Privacy Policy, these Terms take precedence.

### 1. Program Overview

You can earn OnePay Points through certain uses of a OnePay CashRewards World Mastercard, OnePay Walmart Spend Card, OnePay Cash, OnePay Invest, OnePay Crypto, or OnePay Wallet (each, a **"OnePay Product"**), as further described in these Terms.

OnePay Points that you earn across OnePay Products are deposited in your **"OnePay Points Balance"**, which is a shared balance of all OnePay Points that you have earned. Subject to these Terms, OnePay Points may be redeemed for a statement credit, applied against the balance of your OnePay CashRewards World Mastercard or OnePay Walmart Spend Card, or as an electronic deposit into a OnePay Cash account. Each OnePay Point that you earn has a redemption value of \$.01 (e.g. 100 OnePay Points has a redemption value of \$1.00). You must have at least 25 OnePay Points to make a redemption. Certain offers or features of the

Program may have additional terms or conditions, which may be communicated to you in the OnePay app, OnePay's online platforms or in marketing materials. Any such additional terms and conditions form a part of these Terms.

To earn OnePay Points in connection with the use of a OnePay Product, that OnePay Product must be open and in good standing (i.e. not suspended or restricted in any way). For the avoidance of doubt, you may not earn OnePay Points in connection with the use of a OnePay Cash account that is in "Limited-use", as that term is defined in the OnePay Cash Deposit Account Agreement.

You may see "cash back", "points", and "rewards" in marketing materials and across the OnePay platforms. When used, these terms have the same meaning as "**OnePay Points**". Additionally, you may see "1.5X", "3X", or "5X" in marketing materials to refer to the percentage of OnePay Points you earn per \$1 spent in connection with specific offers made available through the Program.

## 2. How You Can Earn OnePay Points

The ways you are able to earn OnePay Points vary by OnePay Product and are detailed below.

Except as otherwise set forth herein, OnePay Points are earned upon the settlement of the applicable transaction that they were earned in connection with; however, you acknowledge that it can take up to sixty (60) days for earned OnePay Points to be made available in your OnePay Points Balance. Transactions resulting in fractional OnePay Points will be rounded to the nearest whole point (e.g. a transaction resulting in 27.49 OnePay Points will be rounded to 27 and a transaction resulting in 27.51 OnePay Points will be rounded to 28). All OnePay Cash and OnePay Wallet transactions that meet the eligibility criteria for earning OnePay Points will earn at least 1 OnePay Point. When a OnePay Product allows you to earn OnePay Points through a "**Purchase**", Purchase is defined as a net purchase for goods or services using a OnePay Product, excluding the following transactions:

1. balance transfers,
2. cash advances or cash-like transactions (e.g. receiving cash back in connection with a debit purchase),
3. transactions for cash substitutes (e.g. travelers checks, foreign currency, money orders or wire transfers)
4. lottery tickets, casino gaming chips, racetrack wagers or similar betting transactions,
5. any checks that access your account,
6. unauthorized or fraudulent charges, and
7. ATM withdrawals or other uses of ATM services

Where OnePay Points can be earned on Purchases made at "**Walmart**", the definition of Walmart varies by OnePay Product as follows:

For the OnePay CashRewards World Mastercard and OnePay Walmart Spend Card: "Walmart" means Walmart retail stores and Walmart branded gas stations in the United States and its territories, the Walmart app, and Walmart.com.

For all other OnePay Products: "Walmart" means all Walmart retail stores and Walmart branded gas stations globally, the Walmart app and Walmart.com

For all OnePay Products "Walmart" does not include Purchases or other transactions that are made at a Walmart affiliate (e.g. Sam's Club) or a third-party entity (e.g. third-party restaurants, retailers, services) located inside a Walmart retail store or gas station. Purchases made through third-party merchants on Walmart.com or the Walmart app are not treated as Walmart Purchases for purposes of earning OnePay Points.

### **OnePay CashRewards World Mastercard**

If you have been issued a OnePay CashRewards World Mastercard, you earn OnePay Points on all Purchases with your OnePay CashRewards World Mastercard, minus returns, refunds, and adjustments. The amount of OnePay Points you can earn on a Purchase is based on the following:

**1.5% Cash Back on all Purchases:** You earn OnePay Points equal to 1.5% of each \$1 spent on Purchases with your OnePay CashRewards World Mastercard, which equals 1.5 OnePay Points per \$1 spent.

**3% Cash Back at Walmart:** You earn OnePay Points equal to 3% of each \$1 spent on Purchases at Walmart with your OnePay CashRewards World Mastercard (1.5% additional OnePay Points on top of the 1.5% OnePay Points that are earned on every Purchase), which equals 3 OnePay Points per \$1 spent.

**5% Cash Back at Walmart with Walmart+:** If you are a Walmart+ member, instead of earning 3% cash back on your Purchases at Walmart, you earn OnePay Points equal to 5% of each \$1 spent on Purchases at Walmart with your OnePay CashRewards World Mastercard, so long as your OnePay CashRewards World Mastercard is linked to your Walmart+ membership (3.5% additional OnePay Points on top of the 1.5% OnePay Points that are earned on every Purchase), which equals 5 OnePay Points per \$1 spent. To receive 5% cash back at Walmart you must be a Walmart+ member at the time the Purchase is settled.

We link your Walmart+ membership to your OnePay CashRewards World Mastercard account using the email address that you provide us in your application for a OnePay CashRewards World Mastercard and the email address associated with the owner of a Walmart+ membership.

After account opening you can link the email address associated with your Walmart+ membership to your OnePay CashRewards World Mastercard by tapping on "Walmart+ account" tile in the OnePay app and following the instructions for linking that email address to your OnePay CashRewards World Mastercard.

If, in any scenario, the email address associated with your Walmart+ membership is different from the email you provided during your application for a OnePay CashRewards World Mastercard or the email address you linked to your OnePay CashRewards World Mastercard in the OnePay app (in accordance with the steps above), you will earn 3% cash back on your purchases at Walmart. For the avoidance of doubt, you will not earn 5% cash back at Walmart, and will instead earn 3% cash back at Walmart, if:

- Your Walmart+ membership account and your OnePay CashRewards World Mastercard account are not linked as described in these Terms;
- You are no longer a Walmart+ member for any reason at the time your Walmart purchase settles, including but not limited to having your Walmart+ membership cancelled by Walmart due to fraud or misuse; or
- Your OnePay CashRewards World Mastercard is linked to a Walmart+ membership that you do not own.

There are no caps on the total amount of OnePay Points you can earn through the use of a OnePay CashRewards World Mastercard.

### **OnePay Cash**

If you have opened a OnePay Cash account, you can earn OnePay Points as follows:

**OnePay Cash Category Purchases:** Every month in the OnePay App, you can select between earning OnePay Points at "Walmart", on "Gas" or on "Dining" (each, a "**Category**"). You must select a Category in the OnePay App each calendar month to participate, and only one Category can be selected per month. Eligibility to earn OnePay Points within the Category you choose begins on the date on which your Category is selected in the OnePay App and applies for that month only. OnePay Points will not be earned on Purchases made prior to the selection of your Category and OnePay Points will no longer be earned in your selected Category once the calendar month in which that Category was selected ends. You can make a new Category selection beginning on the first day of each month.

Upon selecting a Category, in that month you earn 1 OnePay Point per \$10 spent on Purchases made with a OnePay debit card or builder card within your selected Category, rounded to the nearest whole OnePay Point, minus returns, refunds, and adjustments. For example, you will earn 3 OnePay Points for a \$28.77 Purchase. What qualifies as “Gas” or “Dining” Purchase is based on the Mastercard merchant category code (“**MCC**”) of the merchant(s) who processes the transaction. Additional details relating to MCC can be found in the Additional Details About Earning OnePay Points section below.

**3% Cash Back in your Category with OnePay Cash+:** If you have OnePay Cash+ status, instead of earning 1 OnePay Point per \$10 spent on Purchases with your OnePay debit card or builder card within your selected Category, you earn 3% of each \$1 spent (which equals 3 OnePay Points per \$1 spent) on up to a total of \$150 spent per month, minus returns, refunds, and adjustments (the “**Monthly Cap**”). After reaching the Monthly Cap you earn 1 OnePay Point per \$10 spent in your selected Category through the end of the month.

You can achieve OnePay Cash+ status by (i) receiving Direct Deposits totaling \$500 or more in the current or previous month into your OnePay Cash account, or (ii) having a OnePay Cash account balance of \$5,000 or more at the end of the previous month. Additional information regarding OnePay Cash+ can be found [here](#).

**One Tap Offers:** OnePay Points are earned through a One Tap offer when a qualifying Purchase is made with a OnePay Cash debit card or builder card directly with the merchant(s) identified in the One Tap offer while that One Tap offer is active. One Tap offers can be activated in the OnePay app. For each One Tap offer, the specific purchase requirements, spend caps, amount of OnePay Points that can be earned, and any other additional terms are provided in the applicable offer details, which can be accessed by tapping on the offer tile in the OnePay app. One Tap offers vary by customer and OnePay does not make any representations that you will always have One Taps available.

### **OnePay Wallet**

If you have opened OnePay Wallet, you can earn OnePay Points as follows:

**Walmart Purchases:** You earn 1 OnePay Point per \$10 spent on Purchases made at Walmart with a third party debit card or credit card using OnePay Wallet, rounded to the nearest whole OnePay Point, minus returns, refunds, and adjustments. For example, you will earn 3 OnePay Points for a \$28.77 Purchase.

Except as it may otherwise be set forth in a Bonus, your use of a OnePay Product through OnePay Wallet will not earn any additional OnePay Points beyond what you may earn through the use of any of those OnePay Products as described in these Terms.

### **OnePay Walmart Spend Card, OnePay Invest & OnePay Crypto**

The OnePay Walmart Spend Card, OnePay Invest and OnePay Crypto do not have standard rewards structures, but OnePay may make Bonuses (as defined below) available in connection with the use of each.

### **Additional Offers**

OnePay Cash, OnePay CashRewards World Mastercard and OnePay Wallet customers may find additional offers to earn OnePay Points through Purchases made with certain third party merchants or service providers (“**Additional Offers**”) using their OnePay debit card or builder card, OnePay CashRewards World Mastercard, or the debit cards and credit cards linked to their OnePay Wallet, as applicable. The cards that can be used in connection with an additional offer (“**Eligible Cards**”) will be identified in each offer tile in the OnePay app.

Certain Additional Offers are always “activated” and OnePay Points will be earned in connection with those offers when a qualifying Purchase is made with an Eligible Card directly with the merchant(s) identified in the offer. For other Additional Offers, a customer is required to “activate” the Additional Offer before being able to earn OnePay Points in connection with it. Offers that require activation are identified by a “+” symbol on the offer tile. For Additional Offers that require activation, OnePay Points will be earned when a qualifying Purchase is made with an Eligible Card directly with a merchant identified in the offer while that offer is “activated”.

For each Additional Offer, the specific purchase requirements, spend caps, amount of OnePay Points that can be earned, and any other additional terms specific to that offer are provided in the applicable offer details, which can be accessed by tapping on the offer tile of the OnePay app. Additional Offers vary by customer and OnePay does not make any representations that you will always have either Automatic offers or Near You offers available.

Certain Additional Offers are provided by Upside Services, Inc. (“**Upside Offers**”) and use of an Upside Offer is subject to the [Upside Terms of Service](#) and [Upside Privacy Policy](#). Upon activation, an Upside Offer remains active for 4 hours. OnePay Customers are limited to having 10 total Upside Offers active at a time. If upon activating an Upside Offer you already have 10 active, the Upside Offer that has been active the longest will be automatically deactivated. Additionally, individual Upside Offers are subject to the following daily limits: convenience offers may be redeemed at a specific location once per day; restaurant offers may be redeemed at a specific location once per day; and gas offers may be redeemed at a specific location up to two times per day. Additionally, for all cards other than OnePay Cash debit cards and builder cards, OnePay Points can only be earned through an Upside Offer when using the physical version of the card to make a purchase. For OnePay debit cards and builder cards, OnePay Points can be earned using either the virtual card or physical card to make a purchase.

OnePay partners with the Rakuten Card Linked Offer Network (“**RCLON**”) to provide certain Additional Offers (“**Rakuten Offers**”). To participate in Rakuten Offers, within the OnePay app you must individually enroll each card linked to your OnePay account that is supported by RCLON (each, an “**Enrolled Card**”). If a card is not enrolled, it will not be eligible for Rakuten Offers. Only cards issued by payment card networks that participate in RCLON, which currently include Visa, Mastercard, and American Express (the “**Data Providers**”) may be enrolled in Rakuten Offers. For clarity, cards from Discover and the Apple Card are not eligible for Rakuten Offers and certain other credit cards may also be excluded by RCLON. By enrolling a card, you provide express, affirmative consent for OnePay to share the payment information of each Enrolled Card information with RCLON and the applicable Data Providers for the purpose of linking transactions made with an Enrolled Card to an active Rakuten Offer made available through the OnePay Rewards Program. You further authorize the Data Providers to monitor and share transaction data from each Enrolled Card with RCLON and OnePay. This data includes your transaction amount, date, and time, and is used solely in connection with the OnePay Reward Program. You may withdraw your consent and unenroll an Enrolled Card at any time through the OnePay app. Upon unenrollment, the Data Providers will cease monitoring transactions for that card, and you will no longer be eligible for Rakuten Offers on that card.

### **Bonuses**

From time to time, OnePay may provide customers with OnePay Products with opportunities to earn additional OnePay Points (each a “**Bonus**”). A Bonus may be based on transactions, including, but not limited to Purchases, account activity, or other consumer actions, such as referrals. The number of OnePay Points customers can earn through a Bonus, the duration of a Bonus, the Bonus requirements, and any other terms of a Bonus may be provided to you in marketing materials, the OnePay app, or OnePay’s online platforms when it is made available to you. OnePay may modify or cancel a Bonus at any time. OnePay Points earned through a Bonus will be provided upon the expiration of that Bonus or as otherwise defined in terms specific to that Bonus. For the avoidance of doubt, the natural expiration of a Bonus is not a modification to the Program that would require notification.

### **Additional Details About Earning OnePay Points**

If an offer for earning OnePay Points applies to a particular category of goods or services (e.g. “gas” or “dining”), whether or not a specific transaction falls within that category will be based on the MCC of the merchant(s) who processed the transaction. A MCC is determined by the processing merchant or Mastercard in

accordance with Mastercard's policies and procedures. OnePay and its banking partners do not determine, assign, control or otherwise have any responsibility for the MCC of a specific merchant.

Purchases with the OnePay CashRewards World Mastercard that are made through a third-party payment account, mobile or wireless card reader, digital wallet or other similar technology that do not support the transmission of a MCC, will earn 1.5% cash back in the form of OnePay Points.

To the extent a transaction, purchase, or other activity meet the eligibility criteria for more than one offer to earn OnePay Points, OnePay will determine, in its sole discretion, which offer to apply that transaction, purchase or activity to. If any of your OnePay Products are placed into a restricted state, your ability to earn OnePay Points through that OnePay Product will be suspended until all restrictions are removed from your OnePay Products.

### 3. How You Can Redeem OnePay Points

You must have a minimum of 25 OnePay Points to make a redemption. Once you meet this minimum, OnePay Points can be redeemed either for a statement credit applied to your OnePay CashRewards World Mastercard or Walmart OnePay Spend Card, or as an electronic deposit into a OnePay Cash account. Statement credits will be applied to the balance of the applicable OnePay Product within 1-2 billing cycles from the date your redemption of OnePay Points for a statement credit occurs. If the total amount of credits and payments applied to the balance of that OnePay Product between the statement closing date and the payment due date do not equal or exceed the statement balance, you are still required to pay your minimum payment or your remaining statement balance, whichever is less, by the payment due date.

All OnePay Points that you have not yet redeemed will be displayed in your OnePay Points Balance, which can be accessed by tapping the OnePay Points icon in your OnePay app. To redeem the OnePay Points you have earned, tap "Redeem" within the OnePay Points Balance, select the amount of points you want to redeem, whether you want to redeem as a statement credit or deposit, and confirm the redemption. If you redeem as a deposit into your OnePay Cash account, you may choose to make the deposit into your Debit, Savings, or any custom Pocket of your OnePay Cash account. Once you have redeemed OnePay Points the transaction is considered final and may not be canceled.

OnePay Points earned through the use of OnePay Wallet prior to opening another OnePay Product will be automatically redeemed as a deposit into a OnePay Cash Account, if the first OnePay Product you open after OnePay Wallet is a OnePay Cash account and you have at least 25 OnePay Points at the time of OnePay Cash account opening.

**Streamlined In-App Experiences:** OnePay may offer streamlined in-app experiences or features (each, a "**Streamlined Experience**") that allow you to "use" your OnePay Points toward specific transactions, such as the purchase of cryptocurrency through OnePay Crypto or the purchase of a stock through OnePay Invest. These experiences or features are provided for convenience only and are not a direct redemption of OnePay Points for cryptocurrency, securities, or any third-party products that may be made available. To use a Streamlined Experience, you must have a OnePay Cash Account and in all Streamlined Experience OnePay Points are first redeemed as an electronic deposit to your OnePay Cash Account and are then "used" for the transaction you selected (e.g. a purchase of cryptocurrency). While the redemption of OnePay Points is governed by these Terms, the transactions executed through a Streamlined Experience are governed by the applicable OnePay Cash, OnePay Invest or OnePay account agreements.

### 4. Loss of OnePay Points

**OnePay Points Adjustment:** Adjustments to your OnePay Points Balance may be made as the result of the cancellation, adjustment, refund, or provision of a credit relating to any transaction (including, but not limited to any Purchase) account activity or other consumer action that resulted in you earning OnePay Points. An adjustment may result in a negative OnePay Points Balance. If this happens, future OnePay Points you earn will be applied to your negative balance until it reaches zero.

**Loss of OnePay Points:** With the exception of certain OnePay Points earned by OnePay Wallet only customers, your OnePay Points do not expire as long as you have an open OnePay Product.

OnePay Points earned through the use of OnePay Wallet in connection with a Purchase at Walmart, including through any Bonuses, will expire 90 days after being earned unless you open a OnePay Cash account, OnePay CashRewards World Mastercard, or OnePay Walmart Spend Card prior to expiration of those OnePay Points. Upon opening a OnePay Cash account, OnePay CashRewards World Mastercard, or OnePay Walmart Spend Card, all OnePay Points earned through the use of OnePay Wallet for Walmart Purchases will no longer be subject to expiry.

If you close a OnePay Product but leave at least one other OnePay Product open and in good standing, your previously accrued OnePay Points will persist in your OnePay Points Balance, and you can continue to earn OnePay Points through the use of your remaining open OnePay Product(s).

If you close all of your OnePay Products, the Program is canceled, or we close your OnePay Products for any reason other than misuse, fraud, or gaming, you can use your OnePay Points for ninety (90) days from the cancellation of the Program or from the closing of your last open OnePay Product, or if required by law, from OnePay or its banking partner's notification of Program cancellation or account closure for a reason other than misuse, fraud or gaming, whichever occurs first. After this time period, all unused OnePay Points will be forfeited.

If we determine that you have or intend to engage in any misuse, fraud or gaming relating to the Program or otherwise in connection with your OnePay Products, we may take remedial actions against you, which may include, but are not limited to, a revocation of your accrued OnePay Points, excluding you from participating in the Program, prohibiting you from using OnePay Points you've already earned, and canceling your OnePay Products. Additionally, OnePay reserves the right to recover any deposits into your OnePay Cash account based on the redemption of OnePay Points. Misuse, as used in these Terms, means the improper use of a OnePay Product that is inconsistent with the terms and conditions you've agreed to, including, but not limited to, these Terms, your OnePay Cash Deposit Account Agreement, OnePay CashRewards World Mastercard Account Agreement, or OnePay Walmart Spend Card Account Agreement as applicable, and the OnePay Terms of Service.

### 5. Notice of Changes

The Program and any offers, features or services made available through it may be modified or canceled at any time. If required by law, we will provide you notice. For other changes, such as a change in the availability of Bonus, we will not notify you. If we make any changes to these Terms, we will post an updated version of them on OnePay.com. Your continued use of a OnePay Product, participation in the Program, or redemption of OnePay Points after the updated Terms have been published constitutes your acceptance of the revised Terms.

We'll give you at least 15 days advance written notice (or longer if required by law) for changes that (i) negatively affect when your OnePay Points expire or the value of your OnePay Points; (ii) negatively affect how you may earn OnePay Points; (iii) change how you can exercise your rights under these Terms; or (iv) if we cancel the Program.

We may send communications about the Program to you at any mailing or email address in our records, through the OnePay app or any of OnePay's other online platforms.

## 6. Other Important Terms

OnePay Points have no cash value, and you have no property or other legal interests in your OnePay Points. OnePay Points cannot be transferred or otherwise assigned. Additionally, OnePay Points may not be assigned or transferred, voluntarily, or involuntarily, through operation of law, such as through inheritance, divorce, or bankruptcy.

We may assign, transfer, or delegate our rights and obligations under these Terms, in whole or in part to a third party, without your consent, and such will be entitled to any of the rights we assign to them.

Certain offers or features of the Program may relate to transactions for or use of third-party goods and services. OnePay is not responsible for any of those products or services and disclaims all warranties, express or implied, including any representations about the merchantability, legality, safety, quality or suitability of those products or services for you. All third-party products, names, logos, and brands used in connection with the Program are the trademarks or registered trademarks and property of their respective owners. Use of them is for reference purposes only and does not imply any ownership, affiliation, or endorsement.

To the extent permitted by applicable law, you release OnePay, its banking partners, RCLON, the Data Providers and their parent companies, affiliates, directors, officers, employees, agents, and contractors (collectively, the "**Releasees**") from all liability relating to the Program, including but not limited to, participation in the Program, any redemption of OnePay Points, and the provision of the RCLON card-linked offer service, through the Program. Additionally, you agree to release the Releasees from any liability in connection with the goods or services provided by third parties in connection with a transaction that results in you receiving OnePay Points. You acknowledge and agree that RCLON and each Data Provider are intended third-party beneficiaries of this release and are entitled to enforce its terms directly against you. You agree to indemnify the Releasees and hold them harmless from and against any claims, demands, losses, damage, liabilities, costs, or expenses of any kind arising from (a) your participation in the Program, (b) your violation of these Terms, (c) your violation of applicable law, or (d) your infringement of the rights of any third party. This release and indemnity applies regardless of the form of action, including contract, tort, strict liability, or otherwise.

The Program and/or any offer or feature of the Program are void where prohibited by federal, state, or local law or regulation and are subject to change as necessary to comply with law or regulation.

OnePay may issue you, and file with the IRS, an IRS Form 1099-MISC, or other appropriate forms due to miscellaneous income you receive in connection with the Program. You are solely responsible for any tax liability related to your participation in the Program.

**[See the Privacy Policy on the following page.]**

## PRIVACY POLICY

Rev. 8/2025

|  |   |                                    |
|--|---|------------------------------------|
| <b>FACTS</b>   | <b>WHAT DOES SYNCHRONY BANK DO WITH YOUR PERSONAL INFORMATION?</b>  |                                    |
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.  |                                    |
| <b>What?</b>   | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>   |                                    |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Synchrony Bank chooses to share; and whether you can limit this sharing.   |                                    |
| <b>Reasons we can share your personal information</b>  | <b>Does Synchrony Bank share?</b>   | <b>Can you limit this sharing?</b> |
| <b>For our everyday business purposes —</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes   | No                                 |
| <b>For our marketing purposes —</b><br>to offer our products and services to you   | Yes   | No                                 |
| <b>For joint marketing with other financial companies</b>  | Yes   | No                                 |
| <b>For our affiliates' everyday business purposes —</b><br>information about your transactions and experiences   | Yes   | No                                 |
| <b>For our affiliates' everyday business purposes —</b><br>information about your creditworthiness   | Yes   | Yes                                |
| <b>For our affiliates to market to you</b>   | Yes   | Yes                                |
| <b>For nonaffiliates to market to you</b>  | Yes   | Yes*                               |
| <b>To limit our sharing</b>  | <ul style="list-style-type: none"> <li>▪ Call <b>1-877-350-4049</b> — our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b></p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice, or earlier if you consent or for types of information for which you do not have the right to limit our sharing. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |                                    |
| <b>Questions?</b>  | Call 1-866-796-1537   |                                    |

| What we do  |   |
|---|---|
| <b>How does Synchrony Bank protect my personal information?</b>                           | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| <b>How does Synchrony Bank collect my personal information?</b>                           | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or give us your contact information</li> <li>▪ provide account information or pay your bills</li> <li>▪ use your credit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.   |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.  |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include financial companies, such as Synchrony Financial and its subsidiaries, including Retail Finance Credit Services, LLC and CareCredit LLC.</i></li> </ul> |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include One Finance, Inc., the retailer named on your account (Walmart Inc.), and direct marketing companies.</i></li> </ul>               |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include insurance companies.</i></li> </ul>  |

| Other important information   |  |
|---|--|
| If your account has a California or Vermont billing address, you are automatically treated as if you have chosen to limit our sharing of information with affiliates and nonaffiliates. If your account has a California billing address, we will not share information for joint marketing purposes with other financial companies. If your account no longer has a California or Vermont address, these special rules will stop applying and you will need to notify us if you want to exercise your right to restrict our sharing of information with affiliates or nonaffiliates. |  |

\*Please keep in mind that, as permitted by federal law, if you choose to limit our sharing of information with nonaffiliates, your choice will not prohibit us from sharing your information with One Finance, Inc. (and its affiliates) and Walmart Inc. (and its affiliates) in connection with maintaining and servicing the OnePay CashRewards World Mastercard® or OnePay Walmart Spend Card program(s), including marketing of such program(s).

The above notice applies only to consumer OnePay CashRewards World Mastercard® or OnePay Walmart Spend Card accounts with Synchrony Bank and does not apply to any other accounts you have with us. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law.

For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at <https://www.identitytheft.gov/>.