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Kikoff Direct Deposit Bonus Offer Terms

Sponsor

Kikoff Direct Deposit Bonus Offer Terms is sponsored by Kikoff at 75 Broadway, Suite 226, San Francisco, CA, 94111. Kikoff is the sole Sponsor of this Promotion event.

Promotion Period

The Promotion begins at 12:01 am Pacific Standard Time (“PST”) on October 01, 2022 and ends when terminated by Kikoff (“Promotion Period”) in its sole discretion. Kikoff reserves the right to change or modify the requirements for the Direct Deposit Bonus Promotion at any time, including what constitutes a qualifying direct deposit and qualifying spending purchases as well as ending the promotion at any time, per their discretion. For avoidance of doubt, Sponsor’s computer is the official time-keeping device for the Promotion.

Eligibility

In order to be eligible, participants must be (i) at least 18 years old; and (ii) a legal resident of the 50 United States, including Washington, DC. Officers, directors, managers, and employees of Sponsor and of its parent, subsidiary, and affiliate companies, as well as the immediate family members (spouse, parents, siblings, and children) and/or household members of each such person are not eligible. Limit one entry per person, per household.

How to Qualify

During the Promotion Period, a customer can be eligible to receive the Direct Deposit Bonus offer by:

- Receiving (1) initial qualifying direct deposit** directly into their Kikoff Credit+ Cash card account of any amount within the first 60 days of when the Kikoff Credit+ Cash Account is opened;
- After the initial qualifying direct deposit** is received directly into their Kikoff Credit+ Cash card account, receiving any amount of additional qualifying direct deposits** directly into their Kikoff Credit+ Cash account that together with the initial qualifying direct deposit** add up to total minimum amount of \$500.01 every 30 days for 90 consecutive days;
- Spend a minimum total of \$200.01 in card transactions using the Kikoff Credit+ Cash card every 30 days for the same 90 consecutive day period.

- Card transactions via Cash App, Venmo, PayPal, and any other money orders, and financial apps, including but not limited to credit card payments, stock investments, crypto investments, debit card and gift card loading or top off, are not considered eligible.

*All of the above requirements need to be met within 150 days of the Kikoff Credit+ Cash Account being opened by the participant.

*Participants who have previously received a cash bonus from Kikoff as an incentive to make qualifying direct deposits do not qualify for this offer.

**A qualifying direct deposit is any (1) deposit made by a participant's employer, payroll provider, or benefits payer (including unemployment benefits) by Automated Clearing House (ACH) deposit. Bank ACH transfers, Pay Friends transfers, verification, or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, cash loads or deposits, one-time direct deposits, such as tax refunds and other similar transactions, and any deposit which Kikoff deems to not be a qualifying direct deposit are not qualifying direct deposits.

Receiving the Direct Deposit Bonus

Within 10 business days after the participant meets the requirements to receive the bonus, the bonus amount of \$200 will be deposited into the participant's Kikoff Credit+ Cash account.

Conditions Applicable to Entry

Any use of robotic, repetitive, automatic, programmed, script, macro, or any other automated means or similar entry methods or agents (including, but not limited to, contest-entry services or multiple or different email addresses, identities, registrations, or logins) is prohibited and will void all entries submitted by that entrant if discovered by Sponsor. Entrants must use their own name. Sponsor reserves the right in its sole discretion to disqualify any entry or entries at any time that in Sponsor's opinion does not comply with these Official Rules. Sponsor is not responsible for lost, incomplete, damaged, illegible, late, or misdirected entries, or for errors in mechanical transmission, unavailability of phone lines or connections, cellular phone service, or any other technical malfunctions or inability to transmit messages or entries. Received entries become the property of Sponsor and will not be returned or acknowledged.

Conditions of Participation

By participating in this Promotion, you agree to abide by these Official Rules and any decision Sponsor makes regarding this Promotion, which Sponsor will make in its sole discretion. Sponsor reserves the right to correct typographical, printing, or clerical errors in any Promotion-related materials and to make other changes that do not materially affect the substance of the Official Rules. Sponsor reserves the right to prohibit any entrant from participating in the Promotion if, at its sole discretion, Sponsor finds such entrant to be

tampering with the entry processor the operation of the Promotion, or if such entrant shows a disregard for, or attempts to circumvent, these Official Rules, or acts: (a) in a manner the Sponsor determines to be not fair or equitable; (b) in an annoying, threatening, or harassing manner; or (c) in any other disruptive manner. If a dispute arises regarding compliance with these Official Rules, Sponsor may consider, in its sole discretion, data reasonably available to Sponsor through information technology systems in Sponsor's control, but Sponsor shall not be obligated to consider any data or other information collected from any other source. Neither the failure of Sponsor to insist upon or enforce strict performance of any provision of these Official Rules nor the failure, delay, or omission by Sponsor in exercising any right with respect to any term of these Official Rules, will be construed as a waiver or relinquishment to any extent of Sponsor's right to assert or rely upon any such provision or right in that or any other instance. If there is any conflict between any term of these Official Rules and any of the entry or marketing materials used in connection with the Promotion, the terms of these Official Rules will govern.

Disclaimer, Release, and Limit of Liability

SPONSOR MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING ANY PRIZE OR YOUR PARTICIPATION IN THE PROMOTION. BY ENTERING THE PROMOTION, EACH ENTRANT AGREES TO RELEASE AND HOLD HARMLESS OF THE SPONSOR AND EACH SUCH COMPANY'S OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY, THE "RELEASED PARTIES") FROM AND AGAINST ANY CLAIM OR CAUSE OF ACTION, INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, DEATH, OR DAMAGE TO OR LOSS OF PROPERTY, ARISING OUT OF PARTICIPATION IN THE PROMOTION OR RECEIPT OR USE OR MISUSE OF ANY PRIZE. THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR: (1) ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY ENTRANTS, PRINTING ERRORS, OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE PROMOTION; (2) TECHNICAL FAILURES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO MALFUNCTIONS, INTERRUPTIONS, OR DISCONNECTIONS IN PHONE LINES OR NETWORK HARDWARE OR SOFTWARE; (3) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE ENTRY PROCESS OR THE PROMOTION; (4) TECHNICAL OR HUMAN ERROR THAT MAY OCCUR IN THE ADMINISTRATION OF THE PROMOTION OR THE PROCESSING OF ENTRIES; OR (5) ANY INJURY OR DAMAGE TO PERSONS OR PROPERTY THAT MAY BE CAUSED, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, FROM ENTRANT'S PARTICIPATION IN THE PROMOTION OR RECEIPT OR USE OR MISUSE OF ANY PRIZE. If for any reason, this Promotion is not capable of running as planned, including infection by computer virus, tampering, fraud, technical failure, or any other cause that corrupts or threatens the administration, security or integrity of the Promotion, Sponsor reserves the right, in its sole discretion, to terminate or suspend the Promotion. If Sponsor terminates the Promotion, it will determine the winners by random drawing from among all eligible, non-suspect entries received as of the termination of the Promotion, if it is possible to do so. If Sponsor terminates or modifies the Promotion, Sponsor will post notice on the official Promotion website.

Privacy and Use of Promotion Information

Sponsor collects personal information from you when you enter this promotion. Sponsor reserves the right to use any information collected in accordance with Kikoff Privacy Policy.

Governing Law and Disputes

THESE OFFICIAL RULES AND THE PROMOTION ARE GOVERNED BY, AND WILL BE CONSTRUED IN ACCORDANCE WITH, THE LAWS OF THE STATE OF CALIFORNIA, AND THE FORUM AND VENUE FOR ANY DISPUTE ARISING OUT OF OR RELATING TO THESE OFFICIAL RULES WILL BE IN THE COUNTY OF LOS ANGELES, CALIFORNIA. IF THE CONTROVERSY OR CLAIM IS NOT OTHERWISE RESOLVED THROUGH DIRECT DISCUSSIONS OR MEDIATION, IT MUST THEN BE RESOLVED BY FINAL AND BINDING ARBITRATION ADMINISTERED BY JUDICIAL ARBITRATION AND MEDIATION SERVICES, INC., IN ACCORDANCE WITH ITS STREAMLINED ARBITRATION RULES AND PROCEDURES OR SUBSEQUENT VERSIONS THEREOF ("[JAMS RULES](#)"). THE JAMS RULES FOR SELECTION OF AN ARBITRATOR MUST BE FOLLOWED, EXCEPT THAT THE ARBITRATOR MUST BE EXPERIENCED AND LICENSED TO PRACTICE LAW IN CALIFORNIA. Any such controversy or claim will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other party. All causes of action arising out of or related to this Promotion, or prizes awarded, will be resolved individually, without resort to any form of class action. THE REMEDY FOR ANY CLAIM WILL BE LIMITED TO ACTUAL DAMAGES, AND IN NO EVENT WILL ANY PARTY BE ENTITLED TO RECOVER PUNITIVE, EXEMPLARY, CONSEQUENTIAL, OR INCIDENTAL DAMAGES, INCLUDING ATTORNEY'S FEES OR OTHER SUCH RELATED COSTS OF BRINGING A CLAIM, OR TO RESCIND THIS AGREEMENT OR SEEK INJUNCTIVE OR ANY OTHER EQUITABLE RELIEF. Some jurisdictions do not allow for limitations on the ability to pursue class action remedies, or certain kinds of damages, and so these limitations may not apply to you.

Kikoff Overdraft Protection Terms

Overdraft is an optional, no fee service that allows you to overdraw your linked deposit account. To qualify for Overdraft you must have qualifying direct deposits** to the Kikoff Credit+ Cash Account that add up to a minimum amount of \$500.01 each month. If you qualify, you will be allowed to overdraw your linked deposit account on credit card purchases and cash withdrawals. Kikoff, at their discretion, may evaluate your eligibility for a higher overdraft limit based on your Kikoff Account history, direct deposit frequency and amount, spending activity and other risk-based factors. Overdraft will not cover any non-secured card transactions, including ACH transfers.

**A qualifying direct deposit is any (1) deposit made by a participant's employer, payroll provider, or benefits payer (including unemployment benefits) by Automated Clearing House (ACH) deposit. Bank ACH transfers, Pay Friends transfers, verification, or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile

check deposits, cash loads or deposits, one-time direct deposits, such as tax refunds and other similar transactions, and any deposit which Kikoff deems to not be a qualifying direct deposit are not qualifying direct deposits.

Kikoff Incremental Cash Back Rewards for Direct Deposit Users

In addition to the base reward advertised on any given Offer, Kikoff may choose to advertise an incremental reward amount (as a percentage cash back or a specific dollar amount) on an Offer which can be earned by you when you make the qualifying transaction to participate in the Offer and maintain \$500 in qualifying direct deposit** activity on the account per month. Qualification rules for each available bonus will be made available at the time of offer. See [full cash back addendum](#) here.

**A qualifying direct deposit is any (1) deposit made by a participant's employer, payroll provider, or benefits payer (including unemployment benefits) by Automated Clearing House (ACH) deposit. Bank ACH transfers, Pay Friends transfers, verification, or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, cash loads or deposits, one-time direct deposits, such as tax refunds and other similar transactions, and any deposit which Kikoff deems to not be a qualifying direct deposit are not qualifying direct deposits.

Kikoff ATM Fee Reimbursement Terms

Once a participant achieves qualified deposits amounting to a minimum of \$500 over a 31 day rolling period (Activation Period), Kikoff will reimburse fees for up to 3 ATM withdrawals, and up to \$7 in fees per withdrawal. Once activated, ATM fee reimbursements will be available to the user for the following 31 days after the Activation Period. Participants can activate consecutive ATM fee reimbursement periods by fulfilling the requirements above.

Kikoff Tri Bureau Credit Reporting Requirements

The Kikoff Credit+ Cash Card reports to Equifax, Experian and TransUnion on a monthly basis. A minimum deposit of \$50 is required to be reported to the credit bureaus.