MoneyLion One Membership Agreement

Updated June 2026

These terms describe your legal rights and responsibilities when using the MoneyLion One Membership ("Membership") and related services. They're important, so please read them carefully, including any links, because by enrolling in the Membership, you are agreeing to the terms below and they will become the agreement between you and us.

For purposes of this Agreement, "MoneyLion," "we," "our," or "us" means ML Plus LLC or its affiliates that provide services through the MoneyLion platform, and "you" or "your" means the person who enrolls in the Membership.

Overview of this Agreement

The following points highlight how this Agreement works and what you should know about it.

- By enrolling in the Membership, you agree to this Agreement. If you do not agree, you may not enroll in or use the Membership.
- Some services available through the Membership are governed by separate terms and conditions. If you choose to use those services, you will be asked to review and accept those agreements.
- This Agreement incorporates the MoneyLion Terms of Service, Privacy Policy, and the Agreement for Resolving Disputes. The Membership is considered a "Service" under the Terms of Service and is subject to those provisions.
- The MoneyLion Agreement for Resolving Disputes explains how disputes between you and MoneyLion are handled. That agreement generally requires both sides to first attempt informal resolution. If a dispute cannot be resolved that way, it may be resolved through binding arbitration rather than in court, although certain claims may be brought in small claims court as described in that agreement. The agreement also explains how you may opt out of arbitration.
- Membership may include discounts, enhanced rates, or other pricing advantages on certain products or services. These benefits may change over time. Current details are shown in the MoneyLion app or on our website.

MoneyLion One Membership

MoneyLion One is a paid monthly membership that brings together a set of features and benefits across the MoneyLion platform. The Membership is designed to help you manage your financial life by providing access to an integrated system of financial tools, services, and experiences across spending, saving, accessing funds, and protecting your finances.

Membership benefits are made available by MoneyLion, its affiliates, or its partners through the MoneyLion platform. A current list of Membership services (the "Membership Services") is available in the MoneyLion app or on our website.

Some Membership Services may require additional eligibility checks, account approvals, or enrollment steps. Some services may also require you to review and accept separate agreements ("**Product Agreements**").

This Agreement governs the Membership itself. Some Membership Services may require you to review and accept separate Product Agreements. This Agreement does not replace or modify those Product Agreements, and if there is a conflict, the applicable Product Agreement will control with respect to that product or service.

Here are some important things to know about the Membership:

- The Membership itself is not a bank account, loan, credit product, or investment account.
- Some Membership Services may require additional eligibility checks, account approvals, or enrollment steps.
- Not all Membership Services are available in every location, and enrollment in the Membership does not guarantee that you will qualify for any particular product, feature, or service. Membership provides access to available benefits, but not all benefits are available to all users at all times and may vary based on eligibility, location, and other factors.
- Membership may provide access to discounts, enhanced rates, or other pricing advantages on certain products or services. The availability and amount of those benefits may vary and are described in the MoneyLion app or on our website.

Eligibility

To enroll in MoneyLion One, you must:

- be a registered MoneyLion user in good standing
- be at least the age of majority in your jurisdiction of residence
- be a resident of the United States
- have a valid payment method accepted by MoneyLion

The Membership is intended for individual use for personal, family, or household purposes only and may not be transferred or shared with others. We may decline or delay enrollment for security, fraud prevention, or legal compliance reasons.

Third-party Services and Content

Some Membership features may give you access to tools, content, or offers provided by our partners or other third parties. For example, you might see:

- financial tools, calculators, or budgeting features
- articles, videos, or educational resources
- deals, discounts, rewards, or promotional offers
- tools or services that help monitor, protect, or manage aspects of your finances
- opportunities to explore or apply for financial products offered by partner companies

Some of these features may link to services or content operated by companies that are not affiliated with MoneyLion.

The following applies to services and content provided by third parties:

- Some Membership features may involve services provided by MoneyLion's partners as part of the MoneyLion platform, while others may involve services or content offered by third parties that are not operated by MoneyLion.
- Services provided by partners as part of the MoneyLion platform are subject to the terms and disclosures applicable to those services.
- MoneyLion does not control services or content that are operated independently by third parties and cannot guarantee their availability, accuracy, or performance.
- Your use of third-party services or content may be subject to their own terms and privacy policies.

Membership Fees and Billing

The Membership is billed on a prepaid monthly basis. This means your fee is charged at the beginning of each billing cycle and covers access to Membership benefits through the end of that cycle.

Your Membership will automatically renew each month unless you cancel before your next billing date. Your billing cycle begins on the date you enroll in the Membership and renews monthly on that same date unless the Membership is canceled.

The Membership Fee is determined as described in the MoneyLion One Pricing & Billing Addendum, which explains how pricing is calculated, including any applicable pricing tiers and eligibility criteria. The Membership Fee shown in the MoneyLion app is the Membership Fee you are charged. You can view your Membership Fee, pricing tier, and billing date at any time in the MoneyLion app.

If we are unable to successfully process your payment at renewal, your Membership may be suspended, may not renew, and access to certain Membership benefits may be limited until payment is successfully processed.

Membership benefits, including any pricing advantages on specific products or services, may change from time to time. Any Membership-based benefits or pricing advantages for particular products or services are governed by the terms and disclosures that apply to those products or services and may be described in the MoneyLion app or on our website.

Free Trials

We may offer free trials for the Membership from time to time. Eligibility for a free trial may depend on factors such as your account history, prior Membership status, or the terms of a particular promotion.

If a free trial is offered:

- you may be required to provide a payment method when enrolling
- the length of the trial and any eligibility requirements will be shown when you sign up
- unless you cancel before the trial ends, the Membership will automatically convert to a paid subscription and your Membership Fee will be charged on your billing date at the applicable price determined under the MoneyLion One Pricing & Billing Addendum

Your Membership Fee and billing date are shown in the MoneyLion app.

You can cancel your free trial at any time before it ends to avoid being charged.

Changes to the Membership

From time to time, we may change, update, suspend, or discontinue certain Membership benefits, features, or services. Some Membership benefits may depend on partner services or third-party providers and may change if those relationships change.

If we make a material change to the Membership, we'll provide notice when required by law. If you continue using the Membership after changes take effect, that means you accept the updated terms.

Changes to pricing or billing will be handled as described in the MoneyLion One Pricing & Billing Addendum.

Cancellation

You can cancel your Membership at any time through the MoneyLion app or other available methods. If you cancel after a billing cycle has started:

- your cancellation will take effect at the end of the current billing cycle.
- your Membership will not renew for the next billing cycle.
- you can continue using Membership benefits until that date.

Because the Membership is billed in advance, Membership fees are generally non-refundable unless required by law. In limited circumstances, such as billing errors, we may issue refunds at our discretion.

If you cancel during a free trial, you will not be charged.

Canceling your Membership does not close or change any financial products you may have through MoneyLion. Those products remain governed by their own Product Agreements, but any Membership-related benefits or pricing advantages associated with those products may change or no longer apply.

Effect of Termination

When your Membership ends:

- You lose access to Members-only benefits.
- Pricing, rates, and rewards revert to non-member terms where applicable.
- Your financial accounts remain open and governed by their Product Agreements.
- Any investing relationship remains governed by the applicable advisory or investing agreement.
- Any third-party services remain governed by their own agreements.

Ending your Membership doesn’t cancel or modify any separate Product Agreement.

Account Standing

To continue using Membership benefits, your account must remain in good standing. This generally means that your account is active, your Membership fees are current, and you are not engaged in fraud, misuse, or other activity that violates applicable agreements. If your account is not in good standing, we may limit, suspend, or end your access to some or all Membership benefits.

We may also limit, suspend, or terminate your Membership or certain benefits if we reasonably determine that your account has been used for fraud, abuse, misuse of benefits, or activity inconsistent with the intended use of the Membership.

Account Security

You’re responsible for keeping your account information and login credentials secure. This includes any activity that happens through your account.

To help protect your account, please do not share your login credentials with anyone.

Except where required by law, MoneyLion is not responsible for losses that occur if someone gains unauthorized access to your account because your credentials or device security were not properly protected.

Use of Transaction Data

To provide and improve Membership Services, MoneyLion may access certain financial and transaction information from your accounts, such as account balances and transaction activity.

We use this information to operate the Membership, personalize your experience, support features and insights offered through the platform, and help improve MoneyLion products and services.

This information may also be used to help detect fraud or ensure the security of the platform.

For more details about how we collect, use, and protect your information, please review the [Privacy Policy].

General Terms

The following additional terms apply to your Membership:

- **Limitation of Liability**
  The Disclaimer of Warranties and Limitation of Liability provisions in the MoneyLion Terms of Service apply to the Membership and are incorporated into this Agreement.

- **Communications about your membership**

By enrolling in the Membership, you agree that MoneyLion and its service providers may contact you about your Membership, including billing, account activity, and benefits, through electronic communications such as email, in-app notifications, and other channels available through the MoneyLion platform. You are responsible for keeping your contact information up to date so we can deliver these communications.

- **Governing law and forum**
  This Agreement is governed by federal law and, where permitted, the laws of the State of New York. If a dispute is brought in court rather than through arbitration, the courts located in New York, New York will have exclusive jurisdiction, except where small claims court rules apply.

- **Assignment**

MoneyLion may assign this Agreement without notice. You may not assign your rights or obligations without our written consent.

- **Severability and survival**
  If any part of this Agreement is found to be unenforceable, the remaining provisions will remain in effect. Provisions that by their nature are intended to survive termination will continue to apply after this Agreement ends.

- **Notices**
  All notices must be provided in writing to MoneyLion Legal Department, 60 E Rio Salado Pkwy #1000, Tempe, AZ 85281. Notices may be provided electronically through the MoneyLion platform. We may provide notices and other communications electronically through the MoneyLion platform, including through the app, website, or email.

MoneyLion One Pricing & Billing Addendum

This Pricing & Billing Addendum (the “Addendum”) explains how your Membership Fee is determined and billed. It is part of the MoneyLion One Membership Agreement (the “Membership Agreement”). This Addendum describes the pricing tiers and eligibility criteria that apply to your Membership Fee, which may include Eligible Direct Deposits and other factors. It does not describe pricing or benefits for specific products or services, which are governed by their own terms and disclosures. Capitalized terms not defined in this Addendum have the meanings given in the Membership Agreement.

Membership Fee and Pricing Mechanics

Your monthly Membership Fee is based on your pricing tier, which is determined using your eligible direct deposit activity during the Measurement Period described below. We determine your pricing tier based on the total amount of verified Eligible Direct Deposits (as defined below) that we identify during the applicable Measurement Period.

Current pricing tiers:

Eligible Direct Deposits	Monthly Membership Fee
$0–$499.99	$9.99
$500.00+	$0

Important: To qualify for a lower pricing tier, Eligible Direct Deposits must be received into your MoneyLion Spend account (or another account we designate for this purpose).

The “Measurement Period” is the 30-day period immediately preceding the date we calculate your pricing tier for the next billing cycle. This is a lookback period and does not correspond to a calendar month. We calculate your pricing tier once per billing cycle, generally about five (5) days before your next billing date, using the Measurement Period. For example, if your billing date is the 15th of each month and we determine your pricing tier on the 10th, your Measurement Period would be the 30-day period immediately preceding the 10th. We would use the total amount of Eligible Direct Deposits identified during that period to determine your Membership Fee for the billing cycle beginning on the 15th.

We may update pricing tiers from time to time in accordance with the Membership Agreement and applicable law. Any updated pricing tier applies only to the next billing cycle. We do not change your Membership Fee during a billing cycle or apply pricing changes retroactively to prior billing cycles.

If we have not yet verified Eligible Direct Deposits for a Measurement Period, including because a direct deposit switch is pending, we may temporarily determine your pricing tier based on estimated direct deposit activity. Once Eligible Direct Deposits are verified, your pricing tier will be determined based on those verified deposits.

If we determine that your pricing tier was applied incorrectly based on the information available at the time of calculation, we may correct your pricing tier for future billing cycles.

Eligible Direct Deposits

An “Eligible Direct Deposit” is a deposit of your wages, compensation, or other qualifying income, including income earned as an independent contractor, that we identify using transaction data, account activity, or other available indicators.

We determine whether a deposit qualifies as an eligible direct deposit based on available account and transaction information, including deposits identified in linked accounts. In some cases, we may require multiple deposits or other indicators to confirm that a deposit is recurring or income-related.

The following do not qualify as eligible direct deposits for Membership pricing:

- transfers between your MoneyLion accounts
- peer-to-peer transfers
- mobile check deposits
- ATM deposits
- ACH debits
- wires
- other non-income or non-recurring payments

If your Eligible Direct Deposits decrease or stop such that you no longer meet a threshold, your Membership Fee will adjust at the next billing cycle, based on the Measurement Period used for that cycle’s recalculation. If no Eligible Direct Deposits are detected during a Measurement Period, the highest pricing tier will apply for the next billing cycle.

If you have initiated a direct deposit switch but we have not yet received and verified Eligible Direct Deposits, we may temporarily determine your pricing tier using an *estimated* deposit amount. To be clear:

- estimated pricing is temporary
- verified Eligible Direct Deposits control your pricing tier

- any pricing changes still apply prospectively at the next billing cycle (no mid-cycle changes; no retroactive adjustments)
- once eligible deposits are verified, pricing will be determined based on those verified deposits

Billing, Renewal, and Payment

Membership is billed on a prepaid monthly basis. We charge your Membership Fee at the beginning of each billing cycle, and your Membership remains active through the end of that cycle unless it is suspended or terminated. Membership renews automatically each billing cycle unless you cancel before your next billing date. Membership Fees are not prorated for partial billing periods unless required by law.

Your billing date is shown in the MoneyLion app. Your billing cycle begins on the date you start a paid Membership and renews monthly on that same date. If your Membership ends and you later re-enroll, a new billing date will be established based on the date of re-enrollment.

Membership Fees may be paid using the payment methods we make available in the MoneyLion platform, which may include:

- credit cards
- debit cards
- MoneyLion account balances
- linked bank accounts (including ACH payments)
- other supported payment methods

Available payment methods may change from time to time.

Interaction with Credit Builder Plus Membership

If you are enrolled in Credit Builder Plus Membership ("**CB+ Membership**"), your CB+ Membership includes MoneyLion One Membership benefits. You will not be charged a separate MoneyLion One Membership Fee while your CB+ Membership remains active. If you enroll in CB+ Membership while you are enrolled in MoneyLion One Membership, you will be charged the CB+ Membership Fee instead of the MoneyLion One Membership Fee beginning on the date your CB+ Membership starts. You will not be charged both a CB+ Membership fee and a MoneyLion One Membership Fee for the same billing period. If you already paid a MoneyLion One Membership fee for a period that overlaps with your CB+

Membership, we may apply a prorated credit, offset, or other billing adjustment, as disclosed during enrollment or in the applicable CB+ Membership terms .

Failed Payments and Suspension

If your Membership Fee payment fails:

- we may retry payment using the payment method you have on file
- your Membership may enter suspended status
- during suspension, access to Members-only benefits may be restricted until payment is successfully processed

Time spent in a suspended state does not typically extend or prorate the billing cycle unless we clearly disclose otherwise (and as permitted by law).

During suspension, Members-only pricing, rewards, or other enhancements may not apply until payment is successfully processed.

If payment cannot be successfully processed, your Membership may remain suspended and may not renew for the next billing cycle.

Cancellation and Refunds

You may cancel your Membership at any time. If you cancel after a paid billing cycle begins:

- your cancellation is effective at the end of the current billing cycle
- your Membership will not renew for the next billing cycle
- you may continue using Membership benefits until the end of the current billing cycle

Because the Membership is billed on a prepaid basis, Membership Fees are generally non-refundable once charged, and we do not typically provide partial refunds for unused portions of a billing cycle unless required by law.

In limited circumstances, such as billing errors, we may issue refunds at our discretion.

Changes to this Addendum

We may update this Addendum (including pricing tiers, deposit qualification rules for pricing, or payment methods) by providing notice as required by applicable law. Pricing changes apply prospectively and will not affect amounts already paid for an active billing cycle.