

MoneyLion Round Ups Terms and Conditions

These MoneyLion Round Ups Terms and Conditions (the “Terms”) are effective January 20, 2022. Round Ups is offered by MoneyLion Technologies Inc.

How Round Ups Work

When you activate Round Ups, you must designate a debit or credit card that is linked to the MoneyLion mobile application as a transaction source (a “Transaction Card”). You also will designate a bank account from your accounts linked to the MoneyLion mobile application and authorize MoneyLion to debit this account to fund any Round Ups by agreeing to the MoneyLion Round Ups Debit Authorization (a “Funding Account”).

When you make a Qualifying Transaction (as described below) with your Transaction Card, the amount of money spent will be rounded up to the nearest dollar and the difference between the Qualifying Transaction and the nearest whole dollar will be the amount rounded up (each an “Accumulated Round Up”). For example, if you make a Qualifying Transaction for \$2.30, \$0.70 (the difference between the purchase price and the next whole dollar) will be added to your Accumulated Round Ups. If you make a whole dollar purchase, the amount rounded up will be \$1.00. For example, if you make a \$5.00 purchase, the amount of the Round Up will be \$1.00.

The amount rounded up from a Qualifying Transaction will be doubled if you choose to enable Double Round Ups through the MoneyLion mobile application. For example, if the amount to be rounded up from your Qualifying Transactions is \$0.50, the Accumulated Round Up will be \$1.00. If you turn off Double Round Ups, the Round Ups feature will remain enabled but future Accumulated Round Ups will not be doubled.

Your amount of your Accumulated Round Ups will be added together and when you have enough Accumulated Round Ups, the Round Ups will be deposited into either your MoneyLion Investment Account or your MoneyLion Crypto Account, as chosen by you when you activated Round Ups, from your Funding Account. Round Ups will be debited once you reach at least \$5.00 of Accumulated Round Ups.

MoneyLion may choose to not initiate a debit if it believes that you do not have a minimum amount, as decided solely by MoneyLion, in your Funding Account. If you do not have sufficient funds above this minimum amount to cover the Round Ups debit, MoneyLion may debit the amount of funds that exceed this minimum amount which partially covers the Round Ups debit. MoneyLion may choose not to initiate a Round Ups deposit for any reason. You may change your Transaction Card, your Funding Account, and the account that your Round Ups are deposited into via the MoneyLion mobile

application.

Transactions that do not qualify for a Round Up are balance transfers, cash advances, ATM transactions, and peer to peer transfers from services such as PayPal, Cash App, or Venmo. All Round Ups will be calculated after the associated qualifying transaction is fully settled in the Transaction Card.

Miscellaneous

Round Ups is neither sponsored nor endorsed by Pathward or Zero Hash LLC. MoneyLion reserves the right to cancel or modify these terms at any time with or without prior notice. For more information about your MoneyLion membership, including your consent to share transaction information, please see the Membership Agreement here: <https://network.moneylion.com/membership-agreement/>

MoneyLion is a financial technology company, not a bank. RoarMoneySM demand deposit account provided by, and MoneyLion Debit Mastercard® issued by, Pathward, National Association, Member FDIC. RoarMoney is a service mark of MoneyLion. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Funds are FDIC insured, subject to applicable limitations and restrictions, when we receive the funds deposited to your account.

The cryptocurrency assets in your Zero Hash account are not held at MoneyLion or Pathward. Pathward and MoneyLion are not responsible for the cryptocurrency assets held in any Zero Hash account. Neither MoneyLion, nor Pathward, is involved in the purchase, sale, exchange of fiat funds for cryptocurrency, or custody of the cryptocurrencies. Services may not be available in all states.

Investment advisory services provided by ML Wealth LLC. Investment Accounts Are Not FDIC Insured • No Bank Guarantee • Investments May Lose Value. For important information and disclosures relating to the MoneyLion Investment Account, see Investment FAQs, Form ADV Brochure, and moneylion.com/investing. Accounts are subject to a monthly account fee of \$1, \$3 (accounts valued over \$5,000), or \$5 (accounts valued over \$25,000).

This is not a recommendation or solicitation to engage in cryptocurrency transactions which involve risk and potential for losses.