

Rewards Program Terms and Conditions for the Albertsons Companies forU American Express® Card

Albertsons Companies, Inc. ("**Albertsons**") is the sponsor of the Albertsons Companies forU American Express® Rewards Program (the "**Rewards Program**"), a promotional program offering rewards to eligible cardholders in connection with qualifying credit card transactions made using the Albertsons Companies forU American Express® Card ("**Program Card**"), issued by First Electronic Bank, a Utah state-chartered bank ("**Bank**"). Imprint Payments, Inc. ("**Imprint**") provides administrative, servicing, and technical support for the Rewards Program on behalf of Albertsons. Albertsons has authorized Imprint to act on its behalf in administering the Rewards Program, including but not limited to implementing Reward Program rules and communicating with cardholders regarding the Rewards Program.

The Rewards Program allows you ("**You**" or "**Cardholder**") and any authorized users on your Program Card to earn statement credits ("**Rewards**") based on a percentage of the purchase amount for eligible transactions with your Program Card.

These Rewards Program Terms and Conditions for the Albertsons Companies forU American Express® Card ("**Terms**") describe the terms and conditions of the Rewards Program applicable to the use of the Program Card. Your participation in the Rewards Program is subject to you maintaining a Program Card in Good Standing (as defined below). Maintaining a Program Card in Good Standing requires compliance with your agreement to other terms and conditions between you and Albertsons, Imprint, or the Bank ("**Other Terms**"), including, but not limited to, the Albertsons Companies forU American Express® Cardholder Agreement ("**Cardholder Agreement**") between you and the Bank.

Imprint is not responsible for any aspect of [Albertsons forU Loyalty Program](#). More information on the program can be found at www.albertsons.com/mobile/banner-for-u-terms-and-conditions.html.

These Terms contain a Dispute Resolution provision below that incorporates the binding arbitration and class action waiver in your Cardholder Agreement. By participating in the Rewards Program, you agree to those terms.

Eligibility

To maintain eligibility for the Rewards Program, and to earn and redeem Rewards, you must maintain a Program Card that is active, and in Good Standing. "**Good Standing**" means your Account is open, active, not delinquent, not over its credit limit, and not subject to suspension, cancellation, or other restrictions at the time of evaluation.

You may lose your eligibility for the Rewards Program, and therefore lose your ability to earn or redeem Rewards, if Imprint suspects that you: (1) are engaged in any gaming, or any abusive or other suspicious behavior, with respect to your Program Card or the Rewards Program; or (2) you have violated any provision of these Terms, your Cardholder Agreement, or Other Terms.

You may not permit anyone other than you to access or redeem your Rewards Program benefits. Rewards Program enrollment and benefits are nontransferable. You have no property rights or legal interest in Rewards.

Earning Rewards on Eligible Purchases

Calculation. Albertsons calculates your Reward by (1) taking the amount associated with an eligible transaction, (2) multiplying that amount by the applicable Reward rate, and (3) rounding the total down to the nearest whole cent.

Eligible Transactions. In order to earn a Reward, you must use your Program Card as described in these Terms. You will not earn a Reward under these Terms if you use a card other than your Program Card to make a purchase.

Rewards will be earned on eligible purchases at any Albertsons Companies forU participating banners, the list of which can be found in our FAQs at albertsonscard.zendesk.com.

For transactions that are not eligible, see the section below regarding Ineligible Transactions.

Rewards Rates. Rewards are earned based on the rate associated with eligible transactions made at certain merchants or in certain merchant categories, as described below.

The Rewards earning rates are:

- 5% back as a statement credit on all eligible Albertsons Companies online and digital purchases, including orders placed for delivery and/or pickup, provided the transaction is completed through the Albertsons Companies digital platforms.
- 3% back as a statement credit on all eligible Albertsons Companies in-store grocery and pharmacy purchases. Pharmacy purchases include prescriptions, immunizations, and eligible over-the-counter health products purchased in-person.
- 3% back as a statement credit on eligible gas, dining, utilities, and streaming purchases.
- 1% back as a statement credit on all other eligible purchases.

For any Reward based on Albertsons transactions, the amounts eligible for each earning rate will be determined by Albertsons or Imprint.

For any Reward linked to a merchant category, merchants are identified by a merchant category code ("MCC") assigned to them by the card networks, based on what they primarily sell. We determine a transaction's Reward eligibility based on the MCC associated with the transaction. We do not control, and are not responsible for, what MCC gets associated with any transaction. As a result, you may not earn a Reward if we receive inaccurate information from the merchant or card network, including an incorrect MCC, or are otherwise unable to identify the transaction as eligible for a particular Reward percentage based on its associated MCC. For example, you may not earn a Reward from a particular merchant if (1) the merchant uses a third-party to sell its products or services and that third-party uses an MCC that is different from the merchant's own MCC; (2) the merchant uses a third-party to process or submit your transaction (such as a mobile or wireless card reader) that assigns a different MCC to the transaction; or (3) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet, which may assign its own unique MCC to the transaction.

Promotional Rewards

We or Albertsons may, from time to time, offer you other ways to earn promotional Rewards using your Program Card, as further described on the Imprint website or app, Albertsons website or app or other communications to you. The receipt and redemption of such promotional Rewards are subject to these Terms and any Albertsons forU Loyalty Terms and Conditions, as applicable, except as otherwise expressly stated on the Imprint website or app, Albertsons website or app or other communication.

Ineligible Transactions

You will not earn Rewards for any of the following transactions: balance transfers, transactions made with checks that access your Program Card account, and cash advances, including to obtain cash equivalents, such as traveler's checks, foreign currency, money orders, lottery tickets and gaming chips (and similar betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards (other than at Albertsons and its participating banner stores), cryptocurrency, and person-to-person payments or any other transactions that Imprint reasonably determines are not made for personal, family, or household purposes, or that are intended to abuse or misuse the Rewards Program. If we exclude a transaction, we will apply this policy consistently and in accordance with these Terms.

Redeeming Rewards

Rewards have no cash value and may be redeemed only as a statement credit on your Program Card monthly billing statement ("Statement"). For each Program Card monthly billing cycle in which you make an eligible purchase ("Eligibility Cycle"), Rewards from your Rewards Balance will be automatically redeemed at the conclusion of the Eligible Cycle by applying them as a statement credit against an eligible transaction (as described above) that appear on your Statement for that Eligible Cycle. Rewards will not be applied as statement credit (1) in any monthly billing cycle in which no eligible transactions post to your Program Card account; or (2) against transactions that are not eligible transactions. Upon redemption, you will see both the eligible transaction(s) and an aggregated Rewards credit on your Statement, which is accessible through the Imprint mobile app or website, and at any time in the "Rewards Balance" section of your Imprint mobile app or website logged-in experience. If your Rewards Balance is greater than the amount of eligible transactions in an Eligible Cycle, only the portion of your Rewards Balance necessary to fully credit against the amount of eligible transactions on your Statement will be redeemed. The remainder of your Rewards Balance will remain in your Rewards Balance (tagged as "available") until automatically redeemed in the next Eligible Cycle. To redeem Rewards, your Program Card must not be canceled or past due at the time of redemption, and you must otherwise retain your Rewards Program eligibility.

Expiration of Rewards and Other Restrictions

Rewards do not expire unless we terminate the Imprint Rewards Program or if you or we close your Program Card account. If we terminate the Imprint Rewards Program, or if we cancel your Program Card or close your Card Account for any reason (other than for an "event of default" as described in your Cardholder Agreement).

If you cancel your Program Card or close your Program Card account for any reason, or we cancel your Program Card or close your Program Card account due to an event of default, your Pending Rewards will immediately expire.

You may not assign, transfer or pledge your Rewards. You have no property rights or other legal interest in your Rewards.

Forfeiting Rewards

Imprint reserves the right to disqualify you from participation in this Rewards Program in the event of fraud, abuse of program privileges, or violation of these Terms as determined by the sole judgment of Imprint. Such disqualification may result in the forfeiture of any accumulated rewards or account closure. Additionally, if Imprint reasonably determines that already-earned Rewards

were the product of such fraud, abuse, or violation, Imprint may deduct such Rewards from your Rewards Balance and will notify you of the deduction.

Subject to applicable law, Rewards may also be forfeited if your Program Card is closed or you otherwise violate the eligibility conditions for the Rewards Program. For example, if you default under these Terms or the Cardholder Agreement, Imprint reserves the right to suspend, cancel, or expire any Rewards already earned.

Adjustments and Corrections

Imprint reserves the right to make adjustments to, or correct, your Rewards at any time in its sole discretion in accordance with these Terms. Rewards may be subject to adjustment if, among other reasons:

- An eligible transaction that earned Rewards is refunded (in whole or in part) by a merchant due to a return or other reason, or the merchant has adjusted the price you paid.
- An eligible transaction that earned Rewards is reversed due to a chargeback, whether for fraud or another reason.
- Rewards were calculated based on a pre-authorized eligible transaction amount, but the final eligible transaction amount is different from the pre-authorized amount. This can occur when, for example, you pay for a hotel room or gas with your Program Card, and the hotel or gas merchant pre-authorizes your Program Card for a larger amount to make sure you can cover the full expense. This hold will typically be released as soon as you're charged for the actual transaction amount (which may be less, but can be more) or the hold is removed by the merchant.
- A calculation error or other mistake is made by Imprint in crediting you with Rewards.

An adjustment can occur any time after an eligible transaction, depending on a merchant's return or refund policy, the time in which a chargeback is initiated and resolved, Imprint's identification of an error or mistake, and other reasons. If an adjustment is made, your Rewards may be reversed, cancelled, or deducted from your Rewards Balance, which may result in a negative Rewards Balance.

If you have a negative Rewards Balance, subsequent Rewards will be used to bring your Rewards Balance to \$0 prior to automatically redeeming Rewards as set forth above.

Errors and Disputes

If you believe an error has occurred and you are eligible for Rewards that you haven't received or you were given an incorrect Rewards amount, please contact Imprint at 888-260-9637.

Changes to the Program

We reserve the right, at any time and at our sole discretion, to make any changes to or discontinue the Rewards Program, including by eliminating or altering any Rewards rates, eligible transaction categories, or any other aspect of the Rewards Program or these Terms. If any changes are made, we will notify you of such changes by such means as we deem appropriate, which may include posting an updated version of these Terms to the Imprint website or app, Albertsons website or app, and as otherwise required by law, at which time such updated Terms shall immediately become effective.

If Imprint terminates the Rewards Program, these Terms will immediately terminate. Subject to applicable law, you will not be able to earn or redeem Rewards on or after the date of termination of the Rewards Program.

Tax

You are responsible for any tax liability related to your participation in the Rewards Program.

Privacy

For more information on how we process your personal data, please refer to the privacy notices and other privacy terms and conditions found in your Other Terms.

Dispute Resolution

Any claim, dispute, or controversy between you and Imprint arising from or relating to these Terms or the Rewards Program, including claims arising from actions or omissions prior to the date of these Terms, will be resolved in accordance with Section 10 (Dispute Resolution, Agreement to Arbitrate and Class Action Waiver) of your Cardholder Agreement. By participating in the Rewards Program, you agree to be bound by that provision.

For purposes of disputes arising under these Terms or the Rewards Program: (1) references to “we,” “us,” and “our” in Section 10(b)(i) of the Cardholder Agreement shall mean Imprint; and (2) references to “claim” in Section 10(b)(iii) of the Cardholder Agreement shall include any claim, dispute, or controversy between you and Imprint arising from or relating to these Terms or the Rewards Program.

Issuer Statement

The Albertsons Companies forU American Express® Card is issued by First Electronic Bank, pursuant to a license from American Express. American Express is a registered trademark of American Express. The Albertsons Companies forU American Express® Card is powered by Imprint Payments, Inc. First Electronic Bank is not responsible for any aspect of the Rewards Program, including these Terms, the issuance of Rewards, or your ability to redeem Rewards with Albertsons.

Effective September 1, 2026