

Imprint Rewards Program Terms and Conditions
Kroger Family of Companies' Rewards World Elite Mastercard® Credit Card

Effective as of: 09/23/2026

These Rewards Program Terms and Conditions (“**Terms**”) for your Kroger Family of Companies-branded Rewards World Elite Mastercard® Credit Card¹ (“**Program Card**”) are between you and Imprint Payments, Inc. (“**Imprint**”).

The Kroger Family of Companies' Rewards World Elite Mastercard® Credit Card is issued by First Bank & Trust, a state-chartered bank headquartered in Brookings, South Dakota (“**Bank**”) and operated by Imprint.

OVERVIEW

Under this rewards program for the Program Card (“**Credit Card Rewards Program**”), eligible cardholders may earn Credit Card Points (defined below) in connection with Eligible Transactions (defined below) made using the Program Card, and Imprint will automatically post earned Credit Card Points to your Kroger Family of Companies' rewards account (“**Rewards Account**”). You understand and agree the Bank has no responsibility or liability for the administration or fulfillment of the Credit Card Rewards Program.

These Terms set forth the terms and conditions of the Credit Card Rewards Program, including how Credit Card Points are earned, calculated, and automatically posted by Imprint. Once Credit Card Points are earned and posted, further fulfillment, redemption, expiration and use of rewards after they are credited to your Kroger Family of Companies' rewards account are managed by The Kroger Co. (“**Kroger**”) pursuant to the Kroger Family of Companies' rewards program (“**Kroger Rewards Program**”) and are governed separately by the Kroger Family of Companies' Rewards Program Terms & Conditions, as amended from time-to-time (“**Kroger Rewards Program Terms**”)². You understand and agree the Bank has no responsibility or liability for the administration of the Kroger Rewards Program or the fulfillment, redemption, or use of rewards under the Kroger Rewards Program Terms.

You acknowledge and agree that by opening a Program Card account, you will be automatically enrolled in the Kroger Rewards Program and Boost Essential Membership (“**Boost**”).

¹ Baker's Rewards World Elite Mastercard, City Market Rewards World Elite Mastercard, Dillons Rewards World Elite Mastercard, Fred Meyer Rewards World Elite Mastercard, Fry's Rewards World Elite Mastercard, Gerbes Rewards World Elite Mastercard, Jay C Rewards World Elite Mastercard, King Soopers Rewards World Elite Mastercard, Kroger Rewards World Elite Mastercard, Mariano's Rewards World Elite Mastercard, Metro Market Rewards World Elite Mastercard, Pay Less Rewards World Elite Mastercard, Pick 'n Save Rewards World Elite Mastercard, QFC Rewards World Elite Mastercard, Ralphs Rewards World Elite Mastercard, Smith's Rewards World Elite Mastercard

² <https://www.kroger.com/pr/points-program/terms-and-conditions>

Membership”), which are subject to the Kroger Rewards Program Terms and Boost Terms and Conditions³ (“**Boost Terms and Conditions**”), as applicable.

By participating in the Credit Card Rewards Program, you agree to these Terms, the Kroger Rewards Program Terms, the Boost Terms and Conditions, the Kroger Family of Companies’ Rewards World Elite Mastercard® Credit Card Cardholder Agreement between you and the Bank (“**Cardholder Agreement**”), and any other terms that may apply (such other terms collectively, “**Other Terms**”).

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 Credit Card Rewards Program, you agree to those terms.

ELIGIBILITY

To participate and maintain eligibility for the Credit Card Rewards Program and to earn Credit Card Points, you must maintain a Program Card that is active and in Good Standing. “**Good Standing**” means your Program Card account is not delinquent, not over its credit limit, and not subject to suspension, cancellation, or other restrictions. An account is no longer active after 12 consecutive months with no settled transactions or upon account closure.

You may lose your eligibility for the Credit Card Rewards Program, and therefore lose your ability to earn Credit Card Points, 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 Credit Card Rewards Program; or (2) have violated any provision of these Terms, your Cardholder Agreement, or Other Terms.

Credit Card Rewards Program enrollment is nontransferable. You have no property rights or legal interest in Credit Card Points.

The Credit Card Rewards Program allows the primary cardholder and any authorized users to earn Credit Card Points on certain Eligible Transactions made with the Program Card as detailed below.

EARNING CREDIT CARD POINTS

You will automatically earn points on Eligible Transactions made with your Program Card at the applicable rate for the Program Card shown in the table below (“**Credit Card Points**”). The table below includes the points rate applicable to points earned through the Kroger Rewards Program, Boost Membership, and the Credit Card Rewards Program. The points earning and rate applicable to the Credit Card Rewards Program are set forth in the “Credit Card Points” column of the table below. The “Total Points” shown in the table below are inclusive of all points that may be earned for an Eligible Transaction through the Kroger Rewards Program, Boost Membership, and the Credit Card Rewards Program. You acknowledge that the points rates for the Kroger Rewards Program and Boost Membership are provided for you in these Terms as a convenience to you but are subject to change at the discretion of Kroger without notice and are non-binding. The most

³ <https://www.kroger.com/pr/boost/terms-and-conditions>

updated points earning and rate applicable to the Kroger Rewards Program and Boost Membership are set forth in, subject to, and governed by the Kroger Rewards Program Terms and Boost Terms and Conditions, as applicable.

Credit Card Points are calculated by multiplying the Eligible Transaction total for each applicable Purchase Category by the applicable number of points in the “Credit Card Points” column of the table below and rounding that total to the nearest whole point. There is no cap on the amount of Credit Card Points you can earn under the Credit Card Rewards Program. The Credit Card Points you earn may be subject to adjustment as described below in “Forfeiting Credit Card Points” and “Adjustments and Corrections.”

Purchase category	Kroger Rewards Points		Boost Points		Credit Card Points		Total points
		+		+		=	
Eligible Transactions* in Kroger Digital Channels**	1 Reward Point per dollar	+	1 Reward Point per dollar	+	3 Reward Points per dollar	=	5 Reward Points per dollar
Fuel Eligible Transactions* at fuel pumps in Kroger Physical Channels***	0 Reward Points per dollar	+	0 Reward Points per dollar	+	4 Reward Points per dollar	=	4 Reward Points per dollar
Non-fuel Eligible Transactions* in Kroger Physical Channels	1 Reward Point per dollar	+	1 Reward Point per dollar	+	1 Reward Point per dollar	=	3 Reward Points per dollar
Dining, travel and utilities Eligible Transactions* (as identified by MCC****)	0 Reward Points per dollar	+	0 Reward Points per dollar	+	2 Reward Points per dollar	=	2 Reward Points per dollar
All other Eligible Transactions*	0 Reward Points per dollar	+	0 Reward Points per dollar	+	1 Reward Point per dollar	=	1 Reward Point per dollar

Note: The “Total points” column reflects a maximum total of 5X rewards points for Kroger digital channels, 4X rewards points for Kroger physical channels at fuel pump, 3X rewards points for non-fuel Kroger physical channels, 2X rewards points for dining, travel, and utilities, and 1X rewards points for all other eligible transactions.

* **“Eligible Transaction”** means permissible purchases of goods and services made using your Program Card and authorized under your Cardholder Agreement, except that Eligible Transactions do not include 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 any other betting transactions), wire transfers, loads or reloads of balances on gift cards or prepaid cards, cryptocurrency, disputed transactions, unauthorized or fraudulent transactions, interest, fees, 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 Credit Card Rewards Program. If we exclude a transaction type, we will consistently apply such an exclusion on that transaction type in accordance with these Terms. Eligible Transaction amounts are measured based on net purchases (i.e., gross purchase amount less unauthorized or disputed transactions, returns, credits, and adjustments). *Qualifying transactions and exclusions may differ for the Kroger Rewards Program and Boost Membership. As a result, a purchase transaction may be a qualifying transaction under the Kroger Rewards Program or Boost Membership program but may not be an Eligible Transaction under this Credit Card Rewards Program. See the Boost Terms and the Kroger Rewards Program Terms for details.*

**** “Kroger Digital Channels”** means [Kroger.com](https://www.kroger.com) and the websites and mobile applications of The Kroger Family of Companies participating banners⁴.

***** “Kroger Physical Channels”** means physical locations of Kroger and The Kroger Family of Companies participating banners⁴.

******** Credit card transactions are identified by a merchant category code (“MCC”) assigned to them by the card networks based on what the merchant primarily sells. For the above purchase categories, Imprint determines a transaction’s eligibility based on the associated MCC. Imprint does not control, and is not responsible for, the MCC assigned to any transaction or merchant. As a result, you may not earn the Credit Card Points you expect. For example, you may not earn a Credit Card Point 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.

Imprint may from time to time offer temporary promotional offers subject to different points rates or other terms. Imprint will communicate terms specific to these promotional offers to you at the time of their offer, though such promotions will otherwise be subject to these Terms.

REDEEMING CREDIT CARD POINTS

Credit Card Points will be automatically posted to your Rewards Account. Credit Card Points earned on Eligible Transactions in Kroger digital and physical channels will be posted within two (2) business days of the Eligible Transaction settlement. Credit Card Points earned on all other Eligible Transactions outside of Kroger channels will be posted to your Rewards Account at statement cycle close. Notwithstanding the foregoing, Credit Card Points earned on Eligible Transactions made near the end of a billing cycle may take up to one additional billing cycle to be posted to your Rewards Account. Credit Card Points earned through promotional offers offered by Imprint may take one additional billing cycle to be posted and credited to your Rewards Account, and will be credited as one bulk rewards credit to your Rewards Account.

You expressly acknowledge and agree that Credit Card Points earned under the Credit Card Rewards Program are automatically posted to your Rewards Account maintained by Kroger. Once Credit Card Points have been posted to your Rewards Account, the responsibility for additional fulfillment, redemption, and use of rewards will be managed by Kroger pursuant to the Kroger Rewards Program Terms. Neither Imprint nor the Bank have any responsibility to manage, fulfill or make available any rewards or benefits after the Credit Card Points have been credited to your Rewards Account.

⁴ Baker's, City Market, Dillons, Fred Meyer, Fry's, Gerbes, Harris Teeter, Jay C, King Soopers, Kroger, Mariano's, Metro Market, Pay Less, Pick 'n Save, QFC, Ralphs, Smith's

ADDITIONAL CARDHOLDER BENEFITS

In addition to earning Credit Card Points, cardholders receive the following benefits while their Program Card account remains active and in Good Standing:

Benefit	Description
Boost Membership	Complimentary Boost Essential Membership. Boost Essential membership benefits are subject to the Kroger Rewards Program Terms and the Boost Terms and Conditions.
Birthday Reward	\$10 in value credited to your Rewards Account each year within thirty (30) days following your birthday ("Birthday Reward"), subject to your Program Card account being active and in Good Standing at the time of issuance and further subject to the Kroger Rewards Program Terms, including regarding redemption and expiration.

The value and structure of any additional benefits provided under the Credit Cards Rewards Program, including the Boost Membership, may be modified by Kroger as further detailed in the Section titled "Changes to the Credit Card Rewards Program" below.

WELCOME BONUS

The Credit Card Rewards Program may from time to time offer a welcome bonus or introductory offer ("**Welcome Bonus**"). The ability to earn a Welcome Bonus will be subject to the specific terms disclosed to you at the time the offer is made available, including any required spend amount, eligible spend categories, timing requirements, and account status requirements. Once posted to your Rewards Account, any expiration or redemption limitations applicable to the Welcome Bonus will be governed by the Kroger Reward Program Terms. Unless the applicable offer terms state otherwise, a Welcome Bonus (i) is available only to new cardholders at account origination, (ii) may not be combined with other welcome or introductory offers, (iii) is subject to your Program Card account being active and in Good Standing at the time the applicable requirements are satisfied, and (iv) is subject to the Kroger Rewards Program Terms regarding redemption and expiration. If your application is approved and you qualify for a Welcome Bonus, your Welcome Bonus will be governed by these Terms, the Kroger Rewards Program Terms, and the specific promotional disclosures presented to you at the time of your application. Imprint will determine whether the Welcome Bonus qualifying requirements have been satisfied based on Program Card transaction information. If there is a conflict between these Terms and the specific terms disclosed for a Welcome Bonus, the specific Welcome Bonus terms will control with respect to that Welcome Bonus. Imprint reserves the right to modify or discontinue Welcome Bonus offers at any time.

SUSPENSION; FORFEITING CREDIT CARD POINTS

If Imprint determines that you have engaged in abuse, misuse, or gaming in any way related to your Program Card, these Terms, the Cardholder Agreement, or Other Terms, or that you intend

to do so, Imprint may suspend your ability to earn Credit Card Points. Additionally, if Imprint suspects already-earned Credit Card Points were the product of such abuse, misuse, or gaming, Imprint may deduct such Credit Card Points from your Credit Card Points balance.

Subject to applicable law, Credit Card Points may also be forfeited if your Program Card is closed or you otherwise violate the eligibility conditions for the Credit Card Rewards Program. For example, if you default under these Terms or the Cardholder Agreement, Imprint reserves the right to terminate your participation in the Credit Card Rewards Program and/or suspend or cancel any Credit Card Points earned but not yet posted and credited to your Rewards Account.

ADJUSTMENTS AND CORRECTIONS

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

- An Eligible Transaction that earned Credit Card Points 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 Credit Card Points is reversed due to a chargeback, whether for fraud or another reason.
- Credit Card Points were calculated based on a pre-authorized Eligible Transaction amount, but the final Eligible Transaction amount differs from the pre-authorized amount (for example, hotel or fuel pre-authorization holds that are subsequently settled at a different amount).
- A calculation error or other mistake is made by Imprint in awarding Credit Card Points.

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 other reasons. If an adjustment is made, your Credit Card Points balance may be reversed, cancelled, or reduced, which may result in a negative Credit Card Points balance. If you have a negative Credit Card Points balance, subsequent Credit Card Points earned will first be applied to bring your Credit Card Points balance to zero prior to any Credit Card Points being credited to your Rewards Account.

EXPIRING CREDIT CARD POINTS

Credit Card Points do not expire as long as your Program Card is active and in Good Standing but may be forfeited as otherwise described in these Terms. The expiration of rewards after Credit Card Points have been posted and credited to your Rewards Account is governed by the Kroger Rewards Program Terms. Similarly, once posted to your Rewards Account, any Welcome Bonus or Birthday Reward will expire in accordance with the Kroger Rewards Program Terms.

ERRORS AND DISPUTES

If you believe an error has occurred and you are eligible for Credit Card Points or additional benefits under the Credit Card Rewards Program that you haven't received, please contact Imprint at:

Phone: [US] 1 (888) 857-6430, [INT] 1 (605) 857-6430

Imprint may ask you to submit documentation related to the transaction(s) at issue in order to service your request.

CHANGES TO THE CREDIT CARD REWARDS PROGRAM

Imprint reserves the right, at any time and in its sole discretion, to make any changes to or discontinue the Credit Card Rewards Program, including by eliminating or altering any Credit Card Points rates, Eligible Transaction categories, MCC codes, or any other aspect of the Credit Card Rewards Program or these Terms. If any changes are made to the Credit Card Rewards Program, Imprint will provide you notice by posting an updated version of these Terms to the Imprint app or website. Imprint may provide you other notice as a courtesy or as required by law, including by sending you notice in writing (including with statements), electronically, or through the Imprint app or website. Updated Terms shall immediately become effective upon Imprint's posting of the updated Terms to the Imprint app or website, unless such change requires advance notice under applicable law.

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

Kroger independently administers the Kroger Rewards Program, including the Boost Membership, and may modify the Kroger Rewards Program at any time in accordance with the Kroger Rewards Program Terms and any other applicable Kroger terms. Changes to the Kroger Rewards Program, including modifications to the redemption value or mechanics of points, are not governed by these Terms.

TAXES

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

PRIVACY

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

DISPUTE RESOLUTION

For purposes of disputes arising under these Terms or the Credit Card Rewards Program: (1) references to "we," "us," and "our" in the arbitration provision of the Cardholder Agreement shall mean Imprint; and (2) references to "claim" in the arbitration provision of the Cardholder Agreement shall include any claim, dispute, or controversy between you and Imprint arising from or relating to these Terms or the Credit Card Rewards Program.

ISSUER STATEMENT

The Kroger Family of Companies' Rewards World Elite Mastercard® Credit Card is issued by First Bank & Trust, Brookings, SD pursuant to a license by Mastercard Incorporated; and operated by Imprint Payments, Inc. All trademarks are the property of their respective owners.

CUSTOMER SERVICE

For questions or assistance regarding the Credit Card Rewards Program, call Imprint at:

Phone: [US] 1 (888) 857-6430, [INT] 1 (605) 857-6430