CLIENT BENEFITS GUIDE

# Cash Back for Pay at the Pump Fuel, DoorDash, and Uber Eats

Use your DingoBlu Visa debit card for the purchases listed below. We will add the cash back you earn to your checking account.

| | AdvantageBlu | PremierBlu · White card | SignatureBlu · Black card |
|---|---|---|---|
| **Fuel Purchases** | No cash back | No cash back | **5% back, up to $25 a month** |
| **DoorDash & Uber Eats** | No cash back | **3% back, up to $8 a month** | **5% back, up to $10 a month** |

*SignatureBlu can earn cash back for both fuel purchases and food delivery in the same month. Unearned rewards do not roll to the next month.*

## Pay at the pump fuel purchases

SignatureBlu only. Pay at the pump with your black SignatureBlu Visa debit card and earn 5% cash back on gas, up to $25 each calendar month.

| | |
|---|---|
| **1** | Pay at the pump with your SignatureBlu debit card. You can also pay with Apple Pay, Google Pay, or Samsung Pay - just make sure you use your eligible DingoBlu card in the mobile wallet. |
| **2** | The purchase has to settle. A pump hold does not count until the final amount settles, which can take up to 14 days depending on the merchant. |
| **3** | You earn 5% on the total amount of the purchase, up to $25 a month. |
| **4** | DingoBlu deposits each month’s cash back to your checking account on the 20th of the following month. The original purchase amount is not reduced. |

### What counts

- Pay-at-the-pump fuel at a fuel station, on your SignatureBlu debit card.
- The portion of a split purchase that was charged to that card.

**What does not count**

Paying inside the gas station does not count. Car washes, restaurant purchases, ATM withdrawals, gift cards, and lottery purchases do not count. If the gas station lists your purchase as an inside sale, you will not earn cash back.

## DoorDash and Uber Eats

Pay directly on DoorDash or Uber Eats with your DingoBlu debit card. PremierBlu earns 3% back, up to $8 a month. SignatureBlu earns 5% back, up to $10 a month. Only transactions of $100 or less qualify for cashback, this includes delivery fee's, taxes and other ancillary fee's.

| Tier | Rate | Monthly cap |
|---|---|---|
| **PremierBlu · White card** | 3% | Up to $8 |
| **SignatureBlu · Black card** | 5% | Up to $10 |
| **AdvantageBlu** | No cash back | No cash back |

### What counts

- Orders you pay for directly on DoorDash or Uber Eats, in the app or on the site, with your PremierBlu or SignatureBlu debit card.
- Apple Pay, Google Pay, and Samsung Pay, when the card used is your eligible DingoBlu debit card.
- If you use more than one payment method, you earn cash back only on the amount paid with your eligible DingoBlu card.
- Posted transactions of $100 or less qualify for cashback, if it's over $100 you will not earn cashback.

**What does not count**

- Orders from Grubhub, Instacart, or a restaurant's own app do not count, even if delivered by DoorDash or Uber Eats.
- Gift cards do not count, even if you buy them through DoorDash or Uber Eats.
- Your purchase must appear as DoorDash or Uber Eats.
- A pending charge does not earn cash back. The purchase must be fully completed first.
- Posted transactions that are over $100.

## How cash back is paid

You are enrolled automatically when you have an eligible DingoBlu card.

DingoBlu deposits each month's cash back to your checking account on the 20th of the following month. The original purchase amount is not reduced.

The cap on cash back resets on the first day of each calendar month. Opening an account mid-month does not reduce that month's cap. Cash back paid by DingoBlu can be reversed if the purchase is returned, reversed, or in dispute.

## A few things to know

- **Your account has to be in good standing.** Open, active, and not restricted, suspended, or closed. An account that is not in good standing does not earn cash back, even if it has earned cash back before.*
- **This is for personal spending.** Personal, family, or household use qualify. Commercial, fleet, resale, or buy-for-others activity can be treated as abuse, and cash back can be revoked.
- **A replacement card keeps what you have already earned,** even if the card number changes.
- **DingoBlu pays this cash back.** It is not interest or deposit bonus.
- **Questions about a missing credit?** Call 1 (866) 593-4646 or email support@dingoblu.com. Have the date, merchant, and amount ready. Qualification follows the merchant name on the settled purchase.

DingoBlu is a mobile-first deposit platform from DingoBlu Financial, Inc. Banking services provided by MVB Bank, Inc., Member FDIC. The DingoBlu Visa debit card is issued by MVB Bank, Inc. pursuant to a license from Visa U.S.A. Inc. Cash back is sponsored and funded by DingoBlu Financial, Inc., not by the bank. FDIC insurance covers deposits at MVB Bank, Inc. up to the applicable limit; it does not cover the cash-back offer itself.

*Your DingoBlu Debit Card must be in good standing. Your Eligible Account will be in "Good Standing" if the account (1) is open and in an active status, (2) is not in default under the terms of your Deposit Account Agreement, and (3) has not been suspended, restricted, or closed by Bank. An Eligible Card linked to an account that is not in Good Standing cannot earn Program rewards even if we made a Program offer to you related to that account.

We reserve the right to determine in our sole discretion whether a particular account or account holder is eligible to participate in the Program.