

Ally Bank Customer Referral Pilot Program – Q1 2024 Enrollment

Terms & Conditions for Referring Customers

Effective January 8, 2024

Share your Personal Link and we'll reward you with \$50 each for the first 5 people who successfully open and fund a new Ally Bank Savings Account. Your referrals (New Friends, as defined below) can each go on to earn a bonus of their own if they open and fund a Savings Account (they'll get all the details when they enroll).

1. Spread the word. Copy, paste and share your Personal Link with your circle via text, tweet, email, group chat or anywhere! You never know who may sign up. Your Personal Link is unique, and it'll work through March 1, 2024.
2. Cash in. When your New Friend uses your Personal Link to enroll and successfully opens and funds (with any amount) a new Ally Bank Savings Account, you'll see a \$50 deposit go into your Ally Bank account (hang tight – it may take up to 30 days after they fund).
3. Keep sharing. Continue giving your Personal Link to people – they'll have until March 1, 2024 to enroll and open their Savings Account. You can share your link as much as you like, but the max you can earn is up to \$250. (Lots more on this in the Terms & Conditions – be sure to read through it).

Above are the basic steps for you to qualify, with additional important definitions and details below – please take a few minutes to read through all of it! And hold on to your email (and/or screenshot or print this out) in case you need to refer back to this info.

By sharing your Personal Link with others, you thereby acknowledge and accept the Terms & Conditions of this offer.

Please note you will NOT get paid a Referral Reward if any of (but not limited to) the following are true:

- If a New Friend does not successfully submit their Enrollment information using your Personal Link URL
- If a New Friend opens a Savings Account but does not fund it, with any amount, within thirty (30) days after opening
- If a New Friend opens an Excluded Account and not a Savings Account
- If a New Friend does not use the same email address for both Enrollment and account opening
- If a New Friend is not approved to open a Savings Account
- If a New Friend already has, or has had since January 1, 2023, any type of deposits account at Ally Bank, whether they are a primary account owner or a non-primary joint owner (they'll be considered an Excluded Friend)

Keep in mind, the account opening process is confidential; as such, we will not share information with you, the Referrer, or any other New Friend regarding who has applied, nor will we share information regarding whether any application(s) are approved or declined.

The Details

Definitions

Program – This Customer Referral Pilot Program – Q1 2024, which is being offered for a limited time.

Referrer – You, the current Ally Bank customer, who shares their unique Personal Link with their New Friend(s).

New Friend(s) – The person(s) with whom Referrer shares their unique Personal Link for purposes of opening a Savings Account at Ally Bank. A New Friend can be anyone who receives a Personal Link, except Excluded Friends.

Excluded Friend(s) – Someone who already has an existing Ally Bank deposit account (includes both Savings Accounts and Excluded Accounts and includes both primary account owners and non-primary joint-owners) or someone who has had an Ally Bank account open since January 1, 2023. Referrer will not receive a Referral Reward for Excluded Friends.

Savings Account(s) – To receive your Referral Reward, New Friend(s) must open and fund a new Ally Bank Savings Account.

Excluded Account(s) – Accounts that aren't eligible for the New Friends in order for them to be a Successful Referral are any account other than an Ally Bank Savings Account as noted above. Excluded Account(s) include, but are not limited to, Spending (fka Interest Checking), Money Market Accounts, Certificates of Deposit (CDs), Individual Retirement Accounts (IRAs), accounts owned by a trust, Uniform Gift to Minors Act (UGMA) accounts, Uniform Transfers to Minors Act (UTMA) accounts, and other fiduciary accounts.

Referral Reward – For each New Friend that opens and funds a Savings Account, up to five (5) New Friends, the Referrer will receive a \$50 Referral Reward deposited into their Ally Bank account upon completion of the New Friend enrolling, opening and funding the Eligible Account (Successful Referral). The maximum total Referral Rewards any Referrer can receive is \$250.

Personal Link – Referrer's Personal Link is a unique URL which includes a unique code that can be forwarded/shared with New Friends.

Enrollment – Using the Personal Link, Enrollment is completed by New Friends who submit their name (first & last) and email address on the web page.

Successful Referral – Up to five (5) New Friends can generate a Successful Referral for you when they properly enroll in this Program using the Personal Link, successfully open a Savings Account and fund it (with any amount) within 30 days after opening (trial deposits do not count), all within the Enroll+Open+Fund Period. A Successful Referral is complete when the Referrer's Referral Reward is deposited into their Ally Bank account.

Enroll+Open+Fund Period – New Friends may use their Personal Link to submit their Enrollment in the Program and open a Savings Account between January <DAY>, 2024 and March 1, 2024. There is no minimum funding amount; however, their new Savings Account must be funded within thirty (30) days of account opening. Note a trial deposit may be required when setting up the transfer from your other financial institution – this does not 'count' as a funding transaction. New Friends must use the same email address for both Enrollment and account opening.

New Friend(s) Offer – New Friends who use a Personal Link to open and fund a Savings Account can earn their own bonus (up to \$125) by bringing up to \$25,000 to their new Savings Account. New Friends will be provided separate Terms & Conditions specific to that New Friend Offer.

Good Standing – Your Ally Bank account must be open, not restricted (e.g., not flagged for fraud), and not have a negative balance to be considered in Good Standing.

Rules

Only current Ally Bank deposit customers randomly selected to participate in this Program as a Referrer, and notified as such via email, are eligible to participate. If another customer attempts to use someone else's Personal Link as their own, they will not receive a Referral Reward(s). Referrers may not use their own (nor another Referrer's) Personal Link to enroll and attempt eligibility for the New Friend Offer.

As the Referrer, you can have up to five (5) Successful Referrals, meaning you can earn up to five (5) Referral Rewards, \$50 each, and earn up to \$250. In order to earn a Referral Reward, your New Friend must

successfully complete Enrollment on the webpage your Personal Link takes them to and then they must open a Savings Account within the Enroll+Open+Fund Period. They must also fund their Savings Account within 30 days of account opening (trial deposits do not count), otherwise their new Savings Account will automatically close, and a Referral Reward will not be paid. If both New Friend and Referrer have followed the eligibility requirements, each Referral Reward will be paid within thirty (30) days of each individual New Friend's initial funding (excluding trial deposits) of their Savings Account. The latest you could receive a Referral Reward is April 30, 2024. If you have more than one (1) Ally Bank account, we'll pick which account gets the Referral Reward(s). You will receive an email with details closer to your Referral Reward payout(s). Note, for privacy reasons, Referrers will not have access to New Friend's status regarding Enrollment, account opening, nor funding.

During the Enroll+Open+Fund Period, the number of New Friends that can use your Personal Link to open a Savings Account is not limited, however you can be paid no more than five (5) Referral Rewards. All New Friends who open and fund a Savings Account during the Enroll+Open+Fund Period will be presented a separate New Friend Offer along with its respective Terms & Conditions (as long as they are not an Excluded Friend).

To be eligible to receive a Referral Reward(s), you must have at least one Ally Bank account open and in Good Standing at the time of a Successful Referral. We won't pay your Referral Reward(s) by check or by transfer to another financial institution. We reserve the right to refuse to open an account or pay out a Referral Reward at any time and for any reason. This Program offer is subject to change and may be cancelled at any time without notice. Any disputes relating to these Terms & Conditions must be made within 150 days after the end of the Enroll+Open+Fund Period.

This is an online offer only—there are no in-person, mail-in, call-in, or other offline methods to participate.

We'll treat the Referral Reward(s) as interest for tax reporting purposes. You should talk to your tax advisor about potential impacts to your tax liability.