

Ally Customer Referral Program

Terms and Conditions for Referring Customers

Effective February 26, 2025

Summary of Changes Effective February 26, 2025

- Updated the enrollment deadline to 12/31/25
- Removed Ally Invest Self-Directed Trading as an eligible account option from the program
- Updated program eligibility to all current, active Ally Bank customers

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

1. Share your Personal Link. Copy, paste and share your Personal Link with your circle via text, tweet, email, group chat, etc. Your Personal Link is unique, and it'll work through December 31, 2025.
2. When your New Friend uses your Personal Link to enroll and successfully opens and funds (with any amount) a new Eligible Account, you'll see a \$50 deposit go into your Ally account (hang tight – it may take up to 30 days after they fund).
3. Continue giving your Personal Link to people – they'll have until December 31, 2025, to enroll and open their Eligible Account within 30 days of Enrollment (subject to approval). You can share your link as much as you like, but the max you can earn is up to \$250 per calendar year.

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 an Eligible Account but does not fund it
- If a New Friend opens an Excluded Account and not an Eligible 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 an Eligible Account
- If a New Friend already has, or has had since January 1, 2024 any type of account at Ally, 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

Ally – Inclusive of Ally Bank, Ally Invest and Ally Auto.

Eligible Account(s) – the following are Eligible Account types for New Friends to open: Ally Bank Savings Account and Ally Bank Spending Account with standard ownership structure (formal trust, Uniform Gift to Minors Act (UGMA) accounts, Uniform Transfer to Minors Act (UTMA) accounts, and other fiduciary

ownership are excluded). See Excluded Accounts for more details on what accounts are NOT eligible.

Enroll+Open+Fund Period – New Friends may use the Personal Link they received to submit their Enrollment in the Program by December 31, 2025, and open their Eligible Account within 30 days of Enrollment. There is no minimum funding amount; however, their new Eligible Account must be funded with any amount within thirty (30) days of account opening for Ally Bank Savings and Spending accounts for the Referral Reward to be earned. Note a trial deposit, which is a transaction (less than \$1.00) used to confirm account ownership, routing number and account number, 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.

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

Excluded Account(s) – Accounts that aren’t eligible for the New Friend(s) to be a Successful Referral are any account other than an Eligible Account as noted above. Excluded Account(s) include but are not limited to Ally Bank Money Market Accounts, Certificates of Deposit (CDs), Individual Retirement Accounts (IRAs – for both Ally Bank and Ally Invest), Ally Invest Self-Directed Trading accounts, Ally Invest Robo Portfolio accounts, Ally Invest Simply accounts, accounts owned by a trust, Uniform Gift to Minors Act (UGMA) accounts, Uniform Transfers to Minors Act (UTMA) accounts, other fiduciary accounts, and Ally Auto accounts. Referrer will not earn a Referral Reward if New Friend only opens an Excluded Account.

Excluded Friend(s) – Someone who already has an existing Eligible Account(s) and/or Excluded Account(s) (includes both primary account owners and non-primary joint-owners) or someone who has had any Ally account open since January 1, 2024. Excluded Friends includes those customers that have, or had since January 1, 2024, an account with Ally Bank, Ally Invest and Ally Auto. Referrer will not receive a Referral Reward for Excluded Friends.

Good Standing – To receive your Referral Reward, you must have an Ally account open and not restricted (e.g., not flagged for fraud) to be considered in Good Standing.

New Friend – The person with whom a Referrer shared their unique Personal Link for purposes of opening an Eligible Account. A New Friend can be anyone who receives a Personal Link, as long as they are not an Excluded Friend.

New Friend(s) Offer – New Friends who use a Personal Link to enroll, open and fund an Eligible Account can earn their own bonus (\$100) by meeting the Terms & Conditions of their offer, which will be provided to them during enrollment.

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

Program – This Customer Referral Program, which is being offered through December 31, 2025, but subject to early termination at Ally’s sole discretion.

Referral Reward – For each New Friend that opens and funds an Eligible Account, up to five (5) New Friends per calendar year, the Referrer will receive a \$50 Referral Reward deposited into their Referrer Account within 30 days after 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 per calendar year. Referrer – You, the current Ally customer, who shares their unique Personal Link with their New Friend(s). The maximum of 5 Successful Referrals per calendar year will only apply for as long as Ally is offering this, or a similar, Customer Referral Program.

Referrer Account – Referrer’s Ally account that Referral Reward is paid into. This can be any Ally Bank account except for formal trust, Uniform Gift to Minors Act (UGMA) accounts, Uniform Transfer to Minors Act (UTMA) accounts, and other fiduciary ownership. If Referrer has more than one Referrer Account, Ally will select which account to pay the Referral Reward into.

Successful Referral – Up to five (5) New Friends per calendar year can generate a Successful Referral for you when they properly enroll in this Program using the Personal Link, successfully open an Eligible 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 paid into their Ally account.

Rules

Only current Ally Bank customers selected to participate in this Program as a Referrer, and notified as such via email or online banking, are eligible to participate as a Referrer. 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 per calendar year, meaning you can earn up to five (5) Referral Rewards, \$50 each, and earn up to \$250 per calendar year. 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 an Eligible Account within the Enroll+Open+Fund Period. They must also fund their Eligible Account within 30 days of account opening (trial deposit transactions used to verify external account ownership do not count), otherwise 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 Eligible Account. If you have more than one (1) Referrer 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 an Eligible Account is not limited, however you can be paid no more than five (5) Referral Rewards per calendar year. All New Friends who open and fund an Eligible 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 Referral 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, without notice, 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.

Ally Invest Employees are ineligible to participate in the Refer A Friend program.

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.