

Ally Customer Referral Program

Terms & Conditions for Referring Customers

Effective December 18, 2025

Summary of Changes Effective December 18, 2025

- Updated the Enroll+Open+Fund Period for New Friends to complete Enrollment by to 12/31/2026
- The Excluded Friend definition has been updated. Previously, ANY Ally customer, regardless of what type of Ally product they have (e.g., Ally Auto loan, Ally Invest account), or had since January 1, 2024, were considered an Excluded Friend. The updated definition allows Ally Auto and Ally Invest customers who do NOT have an Ally Bank deposit account (nor have had one since January 1, 2024) to be a New Friend.

Share your Personal Link and we'll reward you with \$50 each for the first 5 people per calendar year who successfully open and fund a new Ally Bank 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, social media, email, group chat, etc. Your Personal Link is unique, and it'll work through December 31, 2026.
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 Referrer 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, 2026, 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 Program.

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 of their Eligible Account
- 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 deposit account at Ally Bank, whether they are a primary account owner or a non-primary joint owner (in this case 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.

Eligibility Requirements

Initial steps to earn your Welcome Bonus – these steps are the same for either account option:

1. Using the Personal Link shared with you, submit your Enrollment with your name and email address. Make sure to complete this step no later than December 31, 2026 – this is how we can make sure both you and your friend (“Referrer”) who shared their Personal Link with you can get rewarded.
2. Open a new Eligible Account within thirty (30) days of Enrollment (subject to approval). When opening your Eligible Account, make sure you use the same email address you enrolled with. Within thirty (30) days after your initial funding (which needs to be within thirty (30) days after opening your respective Ally Bank Savings or Spending Eligible Account), your Referrer may receive a reward for inviting you..

Notes:

- You will only be eligible to earn one (1) Welcome Bonus, even if you open more than one (1) Eligible Account and meet the Eligibility Requirements for more than one (1) Eligible Account. If you open more than one (1) Eligible Account, Ally will pay you one (1) Welcome Bonus based on which Eligibility Requirements are fully met first.
- You can only enroll using one (1) Personal Link – if more than one person shares their link with you, only choose one. If you enroll using more than one (1) Personal Link, your Enrollment will be based on the first one you submit, and the subsequent enrollments will be void.
- Your Enrollment expires after thirty (30) days if you do not open an Eligible Account; after thirty (30) days, you may enroll again (you will not be able to enroll more than once within thirty (30) days).

Additional steps specific to each respective Eligible Account type:

Ally Bank Savings Account

1. Once your Savings Account is open, login to Ally’s online banking (either on web or mobile app) and use either the Transfers section or the Recurring Transfer Booster to setup a monthly Automated Recurring Transfer of any amount into your Savings Account and have it start within thirty (30) days of your Eligible Account opening. OR, if you prefer, instead of setting up an Automated Recurring Transfer as described above, you may setup Qualifying Direct Deposit (QDD) into your Savings Account which will count as your Automated Recurring Transfer.
2. Complete an Automated Recurring Transfer (or QDD) at least once a month for at least three (3) months in a row.
3. Your \$100 Welcome Bonus will be deposited within thirty (30) days of receiving your third consecutive monthly Automated Recurring Transfer or QDD. To be paid, make sure you keep your Savings Account open and in Good Standing through the Payout Date.

Ally Bank Spending Account

1. Fund your new Spending Account, with any amount, within thirty (30) days (otherwise it may automatically close).
2. Set up and receive a Qualifying Direct Deposit (QDD) within sixty (60) days of your Eligible Account opening.
3. Your \$100 Welcome Bonus will be deposited within thirty (30) days of receiving your QDD. To be paid,

make sure you keep your Spending Account open and in Good Standing through the Payout Date.

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

- If you do not successfully submit your Enrollment information using the Personal Link from your Referrer
- If you open an Eligible Account but do not fund it (trial deposits do not count)
- If you are not approved during the account opening process to open an Eligible Account
- If you have, or have had, any type of deposit account at Ally Bank since January 1, 2024, whether you are a primary account owner or non-primary joint account owner (see "Excluded Friends").

For this Program offer, you're receiving this information because you're enrolling as a New Friend with Ally, using a Personal Link that was provided to you. The Personal Link expires on December 31, 2026 (which Ally may change at its sole discretion).

The Details

Definitions

Ally – Inclusive of Ally Bank, Ally Invest, Ally Auto, Ally Credit Card, and Ally Home.

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, 2026, and open their Eligible Account within thirty (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 in order 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 of their Eligible Account.

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

Excluded Account(s) – Accounts that aren't eligible for the New Friend(s) to be a Successful Referral are any Ally Bank deposit 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, accounts owned by a trust, Uniform Gift to Minors Act (UGMA) accounts, Uniform Transfers to Minors Act (UTMA) accounts, other fiduciary 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 Bank deposit account open since January 1, 2024. Referrer will not receive a Referral Reward for Excluded Friends.

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

New Friend(s) – 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 by meeting the Terms & Conditions of their offer, which will be provided to them during E 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 (also may be called 'Refer A Friend' or 'RAF'), which is being offered through December 31, 2026, but subject to early termination at Ally's sole discretion.

Referral Reward(s) – 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 thirty (30) days after completion of the New Friend enrolling, opening and funding the Eligible Account (see Successful Referral). The maximum total Referral Rewards any Referrer can receive is \$250 per calendar year. The maximum of five (5) Successful Referrals per calendar year will only apply for as long as Ally is offering this, or a similar, Customer Referral Program.

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

Referrer Account – Referrer's Ally Bank 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 into which to pay the Referral Reward.

Successful Referral(s) – 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 thirty (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 Referrer Account.

Rules

Only current Ally Bank customers selected to participate in this Program as a Referrer, and notified as such via email or a message displayed in 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 Program web page 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 thirty (30) days of account opening of their Eligible Account (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). Note, for privacy reasons, Referrers will not have access to New Friend's status regarding Enrollment, or account opening, nor funding of Eligible Accounts.

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 (1) 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 this 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.