

# **allyauto200 Deposits to Auto Cash Bonus Promotional Offer:**

## **Terms & Conditions**

### **Effective June 23, 2025**

#### **Overview**

Ally Auto customers selected to participate in this offer can get a cash bonus of \$200 for opening a new Ally Bank Spending Account using offer code allyauto200 and setting up a Qualifying Direct Deposit of at least \$2,000 for three calendar months. The first Qualifying Direct Deposit must post within 60 days from when you open your new Spending Account. Here are the basic steps to qualify, which we'll cover in more detail below:

1. Open a new Ally Bank Spending Account by 9/15/25, using offer code allyauto200 where indicated in the online account application. You must be an Ally Auto customer at the time of account opening. Remember! You must fund your account with any amount within 30 days, otherwise the account will automatically close. (Note: your initial funding does not need to be your Qualifying Direct Deposit (and may need to be from another source due to timing.)
2. Setup Qualifying Direct Deposit (QDD) of at least \$2,000 per month for three consecutive months to be deposited into your new Spending Account. Your first monthly QDD of at least \$2,000 must post to your Spending Account within 60 days from when you open your new Spending Account.
3. Your cash bonus will be paid into your Spending Account within 30 days after you reach the third consecutive monthly \$2,000 QDD minimum. To be paid, make sure you keep your Spending Account open and in Good Standing through the payout date.

This unique offer is only available to Ally Auto customers who:

- Are selected to participate in this offer and notified via email directly from Ally Bank
- Are in Good Standing with Ally Auto at the time of opening their Ally Bank Spending Account
- Do not have an existing Ally Bank deposit account, nor have they had an Ally Bank deposit account

Above lists the basic steps for you to qualify, with additional definitions and essential details below – please take a few minutes to read through all of it! And save/print/bookmark/screenshot this page in case you need to refer back to this info.

## **Terms & Conditions**

### **Definitions**

**Account Opening & Funding Period** – To receive the bonus you must open your new Spending Account by 9/15/25. There is no minimum initial funding amount; however, your new account must be funded within 30 days of account opening. (Note: your initial funding does not need to be your Qualifying Direct Deposit (and may need to be from another source due to timing.)

**Direct Deposit Requirement** – To receive the bonus, you must setup Qualifying Direct Deposit (QDD) of at least \$2,000 a month for three consecutive months deposited into your Spending Account. Your first monthly QDD of at least \$2,000 must post to your Spending Account within 60 days from when you open your new Spending Account (must open by 9/15/25). Your QDD must post to the same Spending Account each time throughout the duration of this offer.

**Excluded Account(s)** – Accounts that aren't eligible for the cash bonus are any account other than a Spending Account noted above, including, but not limited to Ally Bank Savings Accounts, 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.

**Good Standing** – In relation to your Ally Bank Spending Account, the account must be open, not restricted (e.g., not flagged for fraud), and not have a negative balance at the time of bonus payment to be considered in Good Standing. In relation to your Ally Auto account, the account must not be delinquent. Note: If after you open your Spending Account your Ally Auto account becomes inactive due to loan payoff or lease ending, you will still be eligible to receive the cash bonus for this offer so long as remaining requirements have been met.

**Qualifying Direct Deposit (QDD)** – Your Qualifying Direct Deposit needs to be an electronic deposit from an employer payroll, payroll provider service, or benefits payer (such as Social Security or Military Pay) and must be clearly identifiable by Ally as such. Person to Person payments (such as Zelle®) are not considered a QDD. ACH transfers from an account you have at another financial institution are not considered a QDD. Electronic check deposits made via your device (eCheck) are not considered QDD.

**Spending Account** – New Ally Bank Spending Account opened with offer code allyauto200.

## Rules

Only Ally Auto customers selected to participate in this offer and notified of such via email directly from Ally Bank are eligible to participate. Applicants who did not receive this offer via email directly from Ally Bank but open a Spending Account with the offer code will not be eligible. Your Ally Auto account must be in Good Standing at the time of opening your Spending Account and at the time of being paid your cash bonus to be eligible for the cash bonus. One bonus per customer and only one bonus paid per account. For example, if two account holders open a joint account, only one account holder will receive the bonus. This is an online offer only—there are no in-person, mail-in, call-in, or other offline methods to participate.

You must open your Spending Account using offer code allyauto200 by 9/15/25. You must fund your account, with any amount, within 30 days of opening – otherwise your account may automatically close (note: due to timing, your initial funding may need to be an earlier transaction separate from your QDD). There is no minimum balance requirement for your Spending Account.

You must complete the Direct Deposit Requirement to earn the cash bonus. Within 60 days from opening your Spending Account, you must receive a Qualifying Direct Deposit (QDD) of at least \$2,000 paid into your Spending Account, and continue to receive QDD of at least \$2,000 on a monthly basis for a total of three consecutive months. Keep in mind some direct deposits may not initially take effect until 2 payroll cycles.

If you've satisfied all the requirements to earn the cash bonus, we'll deposit your bonus to your Spending Account within 30 days after you complete the third consecutive monthly QDD of at least \$2,000. Your Spending Account must be open and in Good Standing at the time of the cash bonus payout to receive your bonus.

We won't pay your bonus by check or by transfer to another financial institution. We reserve the right to refuse to open an account, pay out a bonus at any time and for any reason. This offer is subject to change and may be cancelled at any time without notice. We're all about playing fair, so if we believe you're trying to game or abuse this offer, you won't be allowed to participate in this offer or any future offers. Any disputes relating to these Terms & Conditions must be made within 180 days after the opening date of your Spending Account.

By participating in this offer, we reserve the right to consider you ineligible for other offers that involve opening an Ally Bank Spending Account and/or Savings Account, and/or other offers that involve establishing direct deposit payments, that Ally Bank may have in market, both present day or in the future. If you participate in more than one offer at the same time, the first offer for which you meet the requirements will be the one that we fulfill. If we believe you're trying to game or abuse this offer or any other offers, we reserve the right to revoke your eligibility for this offer and any other offers.

We'll treat the bonus as interest for tax reporting purposes. You should talk to your tax advisor about potential impacts to your tax liability.

By participating in this offer, we reserve the right to consider you ineligible for other offers that involve opening an Ally Bank Spending Account and/or Savings Account, and/or other offers that involve establishing direct deposit payments, that Ally Bank may have in market, both present day or in the future through December 31, 2024. If you participate in more than one offer at the same time, the first offer for which you meet the requirements will be the one that we fulfill. If we believe you're trying to game or abuse this offer or any other offers, we reserve the right to revoke your eligibility for this offer and any other offers.

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 bonus as interest for tax reporting purposes. You should talk to your tax advisor about potential impacts to your tax liability.