

Mastercard Public Transit Benefit Terms and Conditions (“Terms”)

- **ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ELIGIBLE PARTICIPANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.**
- **CREDIT (DEFINED BELOW) IS AVAILABLE ON A FIRST-COME, FIRST-SERVED BASIS.**

Offer Summary: If an Eligible Participant (defined below) uses his/her personal Citizens Mastercard credit or debit card make a public transit purchase (at the point of entry) at the Eligible Transportation System as described below:

From 7/11/2026 to 7/14/2026, in Philadelphia (SEPTA) and process a minimum of \$2.90 in contactless transactions initiated at the point of entry within the offer period, the eligible participant will receive a \$2.90 statement credit. (“Offer”). Limit one (1) Credit per Eligible Participant during the offer Period.

Offer Period: The Offer begins at 12:00 AM Eastern Time (“ET”) on 7/11/2026 and ends at 11:59 PM ET on 7/14/2026 (“Offer Period”). The designated computer clock of the Administrator is the official time-keeping device in connection with the Offer.

For the purpose of this Offer, Mastercard use includes contactless purchase transactions (digital wallet or plastic) initiated at point of entry by a personal Citizens Mastercard credit or debit as described below, for the purchase of public transportation provided by Southeastern Pennsylvania Transportation Authority (“SEPTA”), PIN-Based Debit, International, and Mastercard® Corporate transactions are not eligible.

Eligibility: This Offer is open only to individuals with a U.S.- issued personal Citizens Mastercard credit or debit card (“Eligible Participant”). For purposes of these Terms, the following parties are collectively considered the “Released Parties”: Citizens Financial Group, Inc. Mastercard International Incorporated (“Mastercard”), Mastercard customer financial institutions, credit unions, alliances, processors (collectively, “Mastercard FI”), teamDigital Promotions, Inc. (“Administrator”), SEPTA and their respective parent companies, affiliates, retailers, distributors, subsidiaries, Credit providers and advertising/promotion agencies. Void where prohibited by law. By participating in this Offer, each Eligible Participant: (a) agrees to be bound by these Terms and by the interpretation of these Terms by Mastercard and by the decisions of Mastercard and Administrator, which are final and binding in all respects; and (b) acknowledges the Eligible Participant is in compliance with these Terms.

How to Participate in the Offer: During window of time of the Offer Period, Eligible Participants may use their eligible personal Citizens Mastercard credit or debit card (“Card”) and process the defined minimum in contactless transactions when purchasing public transit (at the point of entry) in the Eligible Transportation System. For the purpose of this Offer, public transit is defined as bus and subway for SEPTA. Purchase transactions involving PIN-based debit and international transactions, or other transactions requiring a PIN for completion, are not eligible for this Offer. Purchases made from international cards, Mastercard® Corporate cards, unauthorized Card use or those made with lost, stolen or fraudulent cards, or from transactions that require a PIN for completion are void. Only purchase transactions made with an eligible Card for an account that is in good standing at time of purchase and issued by Mastercard to an identifiable Eligible Participant (as set forth herein) and that are processed and submitted through Mastercard’s U.S transaction processing system during the Offer Period are eligible for this Offer.

Statement Credit Details: Upon completion of this process (and verification by Mastercard), a \$2.90 USD statement credit (“**Credit**”) will be automatically applied to the Eligible Participants Card within sixty (60) days of purchase. The Credit will appear as a refund line item and the text will show as “MastercardTransitOffer”. There is a limit of one (1) Credit per Eligible Participant per defined Offer Period. Credit will be applied to the Eligible Participant’s Card account. **NOTE: In the event you are a debit card user and your transaction is not processed on Mastercard’s network, your Credit may not automatically be applied to your account. If you do not receive a Credit within sixty (60) days of purchase, please send the following information to mctransitrebate@teamdigital.com: Eligible Participant’s full name (first and last), email address, mailing address (including city, state and zip), telephone number (with area code), first 10 digits of the Card used to make the transactions, the time and date of each eligible transaction the transit agency location and the cost per transit ride. In the event you are a credit card user and you do not receive a Credit within sixty (60) days of purchase, please call the Mastercard Assistance Center (MAC) at 1-800-Mastercard (1-800-627-8372).** No transfer, assignment, cash redemption, equivalents, or substitution of Credits, except by Mastercard due to Credit unavailability, or other reasons determined by Mastercard, and then for a Credit of equal/greater value. Offer Credit may not be redeemed for cash. All Credit details not specified in these Terms will be determined in Mastercard’s sole and absolute discretion. Credit details and availability are subject to change and provider’s rules and restrictions, and in the event that Mastercard is unable to provide the recipient with his or her Credit, the Mastercard may elect to provide recipient with the approximate value of such item in cash or award an alternate item of comparable or greater value. All Credit(s) are awarded “AS IS” and without warranty of any kind, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose). Credit recipients will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the Credit(s) they receive, regardless of whether they, in whole or in part, are used. Unclaimed Credit(s) will be forfeited. The Offer Parties are not responsible for and will not replace any lost, mutilated, or stolen Credit(s) or any Credit that is undeliverable or does not reach the recipient because of an incorrect or changed address or cancellation of Card. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen Credits.

Privacy: The participation in this Offer constitutes your agreement and consent to these Terms, participation in this Offer and your consent for Mastercard and Administrator to obtain, use, and transfer your name, email, phone number and other information for the purpose of administering this Offer, awarding the Credits and to comply with applicable legal requirements. Released Parties are not responsible for late, illegible, lost, stolen, incomplete, misdirected, mutilated, delayed, garbled, damaged, inaccurate or undelivered Credits or other communications or information (collectively, “**Data**”), defect/delay in transmission or communication; inaccurate or incomplete information; theft, destruction or unauthorized access to, or alteration of Data; or for telephonic, human or computer failures, problems or errors, interruptions in service due to system upgrades, repairs, modifications or other causes; failures or malfunctions of connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, traffic congestion on the Internet, technical or mechanical malfunctions, or other malfunctions or errors, whether caused by equipment, programming, human error or otherwise relating to or in connection with the Offer, including, without limitation, errors which may occur in connection with the administration of the Offer, the cancellation or postponement of the Offer, for any injury or damage to any participant’s or any other person’s computer or other device relating to or resulting from participation in this Offer, or for printing, typographical, human or other errors appearing in these Terms or other Offer-related materials; electronic equipment, computer hardware or software failures; or inaccurate Credit and/or other information, whether caused by equipment, programming, human error, or otherwise. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen Credits or any Credit

that is undeliverable or does not reach the recipient because of an incorrect or changed address or cancelled/closed/unused Card. If, for any reason, the Offer (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Offer, then the Released Parties reserve the right at their sole discretion to cancel, terminate, modify or suspend the Offer in whole or in part. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in a recipient's email account to receive email messages.

Force Majeure: In the event the Released Parties are prevented from continuing with the Offer by any event beyond their control, including, but not limited to, fire, flood, pandemic, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Offer by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Released Parties' control (each, a "**Force Majeure**" event or occurrence), the Released Parties shall have the right to modify, suspend or terminate the Offer.

Release: By participating, Eligible Participants agree to be bound by these Terms and agree that Released Parties and their designees and assigns and all of their respective officers, directors, employees, shareholders, representatives and agents shall have no liability and agree to waive, release, indemnify, defend and hold harmless the Released Parties from and against any and all claims, liability, costs (including attorneys' fees), losses, damages, fines or injuries (up to and including bodily injury and death) of any kind arising out of or related to: (i) participation in the Offer; (ii) any acceptance, possession, misuse or use of any Credit (including, without limitation, losses, damages or injuries to consumer's or any other person's equipment or other property, or to their persons); (iii) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; and (iv) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Offer activity and/or Credit.

Disclaimers: The Released Parties are not responsible for the actions of participants in connection with the Offer, including participants' attempts to circumvent the Terms or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Offer. The Released Parties reserve the right, at their sole discretion, to disqualify any Eligible Participant found to be tampering with the participation process or the operation of the Offer, or to be acting in any manner deemed by the Released Parties to be in violation of the Terms, or to be acting in any manner deemed by the Released Parties to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person and void all associated redemptions and/or registrations. CAUTION: ANY ATTEMPT BY AN ELIGIBLE PARTICIPANT, YOU OR ANY OTHER INDIVIDUAL TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE OFFER IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE RELEASED PARTIES RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Mastercard reserves the right, at its sole and absolute discretion, to disqualify (or terminate the Credit of) any individual who is found to be, or suspected of, acting in violation of these Terms, or to be acting in an unsportsmanlike, obscene, immoral or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person. Mastercard can void Offer from any Eligible Participant believed to exhibit

fraudulent behavior or any attempt to corrupt or impair the administration, security, fairness or proper administration of this Offer.

Choice of Law: All issues concerning the construction, validity, and interpretation of these Terms shall be governed by and construed in accordance with the laws of the State of New York, USA (and federal laws, as applicable), without giving effect to any choice of law or conflict of law rules that would result in the application of the laws of any jurisdiction other than the laws of the State of New York and applicable federal laws.

Arbitration: Except where prohibited by law, as a condition of participating in this Offer, each Eligible Participant agrees that: (1) any and all disputes and causes of action arising out of or connected with this Offer, or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held in New York County, New York; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. In arbitration, there is no judge or jury and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The federal or state law that applies to these Terms will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in New York, New York. Mastercard agrees to pay the administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of Eligible Participant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court. In the event there is a discrepancy or inconsistency between an arbitration provision contained in any Card terms and conditions, and the terms and conditions of these Terms, these Terms shall prevail, govern and control and the discrepancy will be resolved in Mastercard's sole and absolute discretion.

Limitation of Liability: BY PARTICIPATING, EACH PARTICIPANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE OFFER, OR ANY CREDIT AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED FIFTY DOLLARS (\$50.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY PARTICIPANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND PARTICIPANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT-OF-POCKET EXPENSES NOT TO EXCEED FIFTY DOLLARS (\$50.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) PARTICIPANTS' REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND PARTICIPANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

Miscellaneous: The invalidity or unenforceability of any provision of these Terms will not affect the validity or enforceability of any other provision. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event that any provision of the Terms is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. The Released Parties' failure to enforce any term of these Terms will not constitute a waiver of that provision. Eligible Participants agree to waive any rights to claim ambiguity of these Terms. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Offer-related materials, privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Terms, the Terms shall prevail, govern and control and the discrepancy will be resolved in Released Parties' sole and absolute discretion. The Terms may be modified and/or we may cease offering the Offer at any time. YOU AGREE THAT WE MAY NOTIFY YOU OF OTHER TERMS BY POSTING THEM (OR IN ANY OTHER REASONABLE MANNER OF NOTICE WHICH WE ELECT), AND THAT YOUR PARTICIPATION IN THE OFFER AFTER SUCH NOTICE CONSTITUTES YOUR AGREEMENT TO THE NEW TERMS. These are the terms and conditions that are applicable to the Offer, which may be revoked by Mastercard, including the reduction or elimination of Credits, at any time, for any reason, with or without notice.

Mastercard Public Transit Benefit Terms and Conditions end here.