This Cardholder Agreement ("Agreement") sets forth the terms and conditions under which a Stock Batch Incentive Visa® Prepaid Card ("Card") has been issued for your use by MetaBank®. By accepting and using this Card, signing the back of the Card, activating the Card, or authorizing any person to use the Card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement "You" and "your" means the person who has received and authorized to use this Card. "We" and "our" mean collectively, MetaBank, a federally-chartered savings bank, member FDIC, and its divisions or assignees, and also includes, unless otherwise indicated, our Program Manager. "Program Manager" refers to SVM, who performs certain services related to the Card on MetaBank’s behalf. "Corporate Sponsor" means the company who has directly or indirectly established this Card for the purpose of disbursing funds to you. You should sign the back of the Card immediately upon receipt. The Card may be canceled or revoked at any time without prior notice, subject to applicable law. Please read this Agreement carefully and keep it for future reference.

1. ABOUT THE CARD
The Card is a prepaid Card loaded by the Corporate Sponsor, redeemable to buy goods and services anywhere Visa debit cards are accepted. The Card is NOT a credit Card. The Card is not a checking account or connected in any way to any account other than a stored value account where your funds are held. You may register the Card by logging into www.svcards.com

2. USING THE CARD
a. Accessing Funds and Limitations
You must activate the Card prior to use by calling the number or going to the website indicated on the Card. The Corporate Sponsor is fully responsible for ensuring funds are available to be loaded to the Card. Each time you use the Card, you authorize us to reduce the value available on the Card by the amount of the transaction. The Card cannot be: (1) redeemed for its cash value; (2) used for illegal transactions; (3) used to make foreign transactions; (4) used for purchases where recurring payments may occur, such as subscriptions, memberships, rentals, etc.; or (5) used to obtain cash at an automated teller machine ("ATM"). For security reasons, we may limit the amount or number of transactions you can make on the Card. We may refuse to process any transaction that we believe may violate the terms of this Agreement. YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE ON THE CARD. If you attempt to use the Card when there are insufficient funds associated with it, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available on the Card occurs due to a systems malfunction or otherwise, you will remain fully liable to us for the amount of the transaction. If you do not have enough funds available on the Card, you may be able to instruct the merchant to perform a “split transaction” to charge part of the purchase to the Card and pay the remaining amount with another method of payment.

This Card is valid in the U.S. only. It cannot be used at merchants outside of the United States, including internet and mail/telephone order merchants outside of the United States.

b. Personal Identification Number ("PIN")
You will receive a Personalized Identification Number ("PIN") by calling 1-800-798-4104. CARDS ARE NOT ACCEPTED AT ATMS AND CANNOT BE USED TO OBTAIN CASH IN ANY PURCHASE TRANSACTION. You should not write or keep your PIN with the Card. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious.

c. Obtaining Card Balance Information
You may obtain information about the amount of money you have remaining on the Card at no charge by contacting Customer Service. A history of Card transactions may also be available by contacting Customer Service or visiting our Website.

d. Authorization Holds
You do not have the right to stop payment on any purchase transaction originated by use of the Card. With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), the Card may be "preauthorized" for an amount greater than the transaction amount to cover gravity or incidental expenses. Any preauthorization amount will place a hold on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the hold will be released, and your account balance will reflect the final charge amount. You may not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

e. Returns and Refunds
If you are entitled to a refund for any reason for goods or services obtained with the Card, the return and refund will be handled by the merchant. If the merchant credits the Card, the credit may not be immediately available. While merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs.

f. Receipts
You may wish to retain receipts as a record of transactions. You may need a receipt in order to verify a transaction with us or the merchant.

3. REPLACEMENT CARD
If you lose or have the Card stolen or enumerated, or if a merchant refuses to accept the Card; (3) if an electronic terminal where you are making a transaction does not operate properly; (4) if access to the Card has been blocked after you reported the Card lost or stolen; (5) if circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction; or (6) For any other exception stated in our Agreement with you.

4. LEGAL NOTICES
a. English Language Controls
Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

b. Other Terms
If you allow another person to use the Card, you will be responsible under this Agreement for all transactions made by that person. You may not assign or transfer the Card or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement, including any balances in the Card. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not at all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation applicable to the Corporate Sponsor, the invalidity or unenforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota except to the extent governed by federal law.

5. PRIVACY
We may disclose information to our employees, auditors, affiliates, service providers, or attorneys as needed, or to any third party if you give us your written permission. We may also collect: (1) Information about purchases made with the Card, such as date of purchase, amount and place of purchase; (2) Information you provide to us when you register a Card, or for replacement Cards; (3) We may contact us with customer service issues, such as name, address, phone number.

We may also disclose information about the Card or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of the Card for a third party, such as merchant; (3) enforce our rights under this Agreement; or (4) to any third party if you give us your written permission. Information we collect may include, but is not limited to, personal information such as name, address, phone number.

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6. JURY TRIAL WAIVER AND ARBITRATION
Because you have a limited right to use these funds, any dispute regarding loss of funds should be handled with the Corporate Sponsor. However, to the extent you pursue action or claim against us, you agree to the following clauses:

a. Jury Trial Waiver: To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

b. Arbitration Clause: You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Card. You must send the opt out notice in writing to
Prepaid card is issued by MetaBank, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

经营活动可能由您或我们，我们将不会要求仲裁如果您提起一项诉讼在小法院。在
除仲裁法第6条外，我们还要求您告知我们您如何收集、分享，保护您的个人信息。请仔细阅读此通知并理解所做。

活动的类型包括：
- 社会安全号码和收入
- 账户余额和交易历史
- 信用历史和资产

您不再作为我们客户，我们继续分享您的个人信息，以及您是否可以限制此分享。

根据工作我们做什么
- 我们收集您的个人信息，以便处理您的付款。
- 我们也可能收集您的个人信息，以便对您的交易、账户进行管理。
- 我们也可能会收集您的个人信息，用于与您联系。

我们如何保护您的个人信息
- 当您请求时，我们会支付法律费用和成本。
- 我们会支付费用以进行仲裁管理。
- 除了上述内容，我们还要求您告知我们您是否可以限制此分享。

我们不能做什么
- 我们可以分享您的个人信息，以便完成您的付款。
- 我们也可以与非关联公司分享您的个人信息。

什么是 MetaBank
- 我们收集您的个人信息，以便处理您的付款。
- 我们也将您的个人信息用于其他目的，例如与您联系。

定义
- 联系人：与共同所有权或控制有关的公司。
- 它们可以是金融和非金融公司。

- MetaBank 不与我们的联系人共享。

- 其他重要的信息

特殊通知
- 为加州或佛蒙特州的居民：我们不会与非关联公司共享，除非出于我们自己的营销目的，我们也会遵守您的选择。
- 为内华达州的居民：我们正在提供此通知，适用于 MetaBank 产品和服务。