

The Money Team VISA Card Rewards Program Terms and Conditions

Important Information about the rewards program

These Terms and Conditions give you detailed information about how our rewards program works. This is a separate and independent agreement from the Credit Card Agreement; however, it is subject to the Arbitration of Disputes section of the Credit Card Agreement, which is incorporated herein. When you, or an Authorized User, use your Account or Card, it means you accept these Terms and Conditions. The word "Account" means your The Money Team VISA Card account. This information is provided to you, the Cardmember, from us, Wilshire Commercial Capital LLC, dba Wilshire Consumer Credit ("Wilshire") and Stride Bank, N.A., the issuer of The Money Team VISA Card (the "Card"). Wilshire is not a bank and provides the rewards program for The Money Team VISA Card. The Money Team Visa Card is issued by Stride Bank, N.A. pursuant to a license from Visa USA, Inc.

How much cash back rewards can I earn?

You will earn 2.0% cash back on qualified recreation and sports purchases including sporting and theater ticketing venues such as ticketing agencies, professional sports clubs and sports promoters, shoe stores, TMT store merchandise and mayweather.fit purchases, sporting goods stores including boxing gear stores, ski shops, fishing gear and camping stores, sporting apparel stores, gym memberships, private golf courses and country clubs, recreational camps, and cigar shops.

You will earn 1% on qualified hotel and airline travel purchases.

You will earn 0.5% cash back on all other purchases.

Earnings will apply to net purchases (purchases minus any credits or returns) only. ATM transactions, cash advances of any kind, balance transfers, cash equivalents such as money orders and prepaid gift cards, wire transfers, fees or interest posted to the account, including but not limited to returned payment fees, late fees, will not earn rewards. We use merchant category codes to determine if a purchase is within one of the higher cash back categories. This means that sometimes a purchase may not earn higher cash back rewards. We are not responsible for merchant category codes used by merchants.

How do I earn rewards?

You earn cash rewards only after they are posted to your account, which may be several days after your purchase date. Some merchants may compile purchases and post them at a later date, which may be different than the day the purchase was initiated. Your reward is calculated on each purchase, accumulates daily, and is stored in your rewards account in dollars and cents that are rounded to the nearest cent.

All retailers and businesses that accept your Card are assigned a code or identification number that corresponds with a certain business category ("Merchant Category Code" or "Merchant ID"). Merchant Category Codes and Merchant IDs are assigned by a third-party and we have no control over the designations. When you make a purchase, we are provided the Merchant Category Code or Merchant ID at the time of the transaction. We use that information to determine if your purchase qualifies for a cash back reward and the amount of the reward, if any. We reserve the right in our sole discretion to determine the merchant category and the corresponding level of cash back rewards, if any. Even though a merchant or the items that it sells may appear to fit within a certain category, such as arenas - sports athletic fields, the merchant may not use a Merchant Category Code or Merchant ID that corresponds to that category. In those instances, purchases from that merchant WILL NOT QUALIFY FOR THAT CATEGORY. Some merchants may have more than one Merchant Category Code or Merchant ID, and purchases from those merchants may fall within different categories. Even though some purchases from these merchants may fall within a certain category, such as arenas - sports athletic fields, other purchases from the same merchant may not and those purchases that do not fall within that category WILL NOT QUALIFY FOR THAT CATEGORY.

Your accumulated reward is then applied as a statement credit at the end of each billing period. It may take 1 – 2 billing periods after a transaction for your reward to be added.

What is a qualified TMT merchandise purchase?

For the purposes of this product, it is defined as purchases made online at themoneyteam.com, mayweather.fit, skaterockcity.com, and shopgoodmoney.com. Purchases of cash equivalents such as money orders and prepaid gift cards, and wire transfers, will not earn rewards.

What is a qualified sporting goods store purchase?

For the purposes of this product, it is defined as purchases made at merchants whose primary business is the sale of sporting goods, either in store or online ("Sporting Goods Stores"). Sporting goods may include sports equipment, camping supplies, and related parts and accessories. Sporting Goods Stores may include: boxing gear stores, backpacking equipment, fishing equipment stores including bait and tackle, exercise equipment stores, golf, hiking and hunting equipment merchants, in-line skate and skateboard shops, ski shops, pool table sellers, scuba diving stores, surfboard and windsurf equipment stores. Exercise equipment or other sporting goods sold in supermarkets, supercenters, wholesale clubs, entertainment venues or other non-sports store venues may not be eligible for rewards. Purchases from boat dealers, snowmobile/camper/recreational vehicle or automobile/motorcycle dealer purchases will not be considered qualified sporting goods store purchases.

What is a qualified shoe store or sports apparel store purchase?

For the purposes of this product, it is defined as purchases made at merchants whose primary business is the sale of men's, women's or children's shoes, either in store or online ("Shoe Stores") or whose primary business is the sale of sports apparel, athletic apparel and active wear, either in store or online ("Sports Apparel Stores"). Athletic shoe stores and Western boot stores are considered Shoe Stores. Shoes or sports apparel purchased from merchants where such products are not the main products sold, such as from department stores or luxury stores may not be considered qualified shoe store or sports apparel store purchases.

What is a qualified recreation and sports venue purchase, or event ticket agency related purchase?

For the purposes of this product, it is defined as purchases made at merchants whose primary business is the sale of tickets to large sporting or theater events. This includes purchases with ticket agencies and theatrical producers, commercial and professional sports and athletic fields or with sports promoters of amateur and professional athletic events including individual athletes, and sports arenas and stadiums, at semiprofessional and professional athletic clubs (such as baseball, basketball, football, hockey, soccer), music bands, and orchestras. Bowling Alleys, Motion pictures / movie tickets, ski slopes and any betting transactions at sports arenas are excluded. Bars, sports bars, taverns, nightclubs, cocktail lounges not included. Eating places, restaurant purchases or gifts purchased in sporting or theater event venues may not be eligible depending on what codes are used.

What is a qualified gym membership, membership club (sports, recreation, athletic) or camps purchase?

For the purposes of this product, it is defined as purchases made at merchants whose primary business is the operation of sports and recreation facilities that require membership such as athletic and health clubs, including Country Clubs and private Golf courses, and purchases from merchants whose primary business is the operation of sporting and recreational camps and children's recreational camps. Places that sell memberships to wholesale clubs, discount merchants for groceries or other products, entertainment club memberships, health and beauty spa, medical services or clubs, or massage parlor memberships will not be eligible. Eating places, restaurant purchases or gifts purchased within these merchant's venue may not be eligible depending on what codes are used.

What is a qualified travel purchase?

For the purposes of this product, it is defined as airline ticket or hotel reservation purchases made through hotels or airlines. Travel packages or tickets not sold directly by the airline or hotel for example in wholesale clubs, travel agencies or other non-airline or hotel merchant will not be eligible. Automobile rentals, aircraft purchase or rentals, bus or rail tickets, cruises and boat rentals will not be eligible. Airport terminal purchases including food and drink and gifts may not be included.

What is a qualified cigar purchase?

For the purposes of this product, it is defined as purchases made at merchants whose primary business is the sale of cigars in designated cigar stores, in store or online. Cigars sold in supermarkets, supercenters, wholesale clubs, entertainment venues or other non-cigar store venues will not be eligible.

Will my rewards ever expire?

Your rewards are yours for the life of the account—they will not expire. But if your account is closed, you will lose any rewards you have not redeemed.

Is there a limit to the amount of rewards I can earn?

No.

How do I redeem my rewards?

Your cash back rewards are automatically applied to your balance. Your accumulated reward is then applied as a statement credit at the end of each billing period. It may take 1 – 2 billing periods after a transaction for your reward to be added.

Additional Program Details

We may make adjustments to your rewards balance based on your Account activity. For example, we will decrease your rewards balance to correspond with the return of a purchase or the amount of a reward disbursed by us in error. In certain circumstances, it is possible to have a negative rewards balance. We may amend the terms and conditions at any time without notice.

Changes and Cancellation

We may change these Terms and Conditions, temporarily suspend, or permanently terminate the Program at any time at our sole discretion. The changes will not affect your eligibility to earn cash rewards before the effective date of the change. We reserve the right in our sole discretion to cancel your participation in the Program, close your Card Account and cause you to forfeit your cash rewards balance without notice in the event we believe that you have committed fraud or abuse, violated these Terms and Conditions or any provision of your Credit Card Agreement, or if we see patterns suggesting improper use of the Program.