T-Mobile MONEY
POWERED BY Bmtx
Member FDIC Accounts provided by Customers Bank

"Got Your Back" Terms and Conditions

"Got Your Back" is available only for Checking accounts and provides for payment of debit card purchase, check, or ACH payment transactions that would cause an overdraft of up to $50.00 based on the balance in your T-Mobile MONEY Checking Account if you meet the qualification criteria and adhere to the Terms and Conditions outlined below.

Qualification Criteria

In order to participate in Got Your Back, you must be actively enrolled in perks. Perks enables account holders who enroll in the program to receive additional benefits and promotions through their T-Mobile MONEY Checking Accounts. Perks are available for all customers in the U.S. or Puerto Rico with an active eligible T-Mobile or Metro by T-Mobile plan, registered with perks. Each individual on a qualifying account is eligible for a separate T-Mobile MONEY account.

Businesses, partnerships, and/or other legal entities are not eligible to open T-Mobile MONEY Checking Accounts and as such are also not eligible to participate in perks. However, individuals who have a wireless line on an eligible T-Mobile business plan and open a T-Mobile MONEY account for personal use in accordance with the Account Terms and Conditions are eligible for perks. Perks are unavailable to the extent prohibited by law. Please contact a T-Mobile MONEY Specialist at (866) 686-9358 for specific requests pertaining to perks eligibility.

Got Your Back will begin when all of the following conditions are met:

1. You are enrolled in an active T-Mobile or Metro by T-Mobile plan (a "Qualifying Plan");
2. You have registered through the Website or the App for perks with your T-Mobile ID; and
3. At least 10 qualifying transactions have posted to your Checking Account in a single calendar month. For transactions to count in a given month, they must post before the last business day of the month. Qualifying transactions posting on or after the last business day of the month count toward the next month's qualifying transactions, however you are only required to meet this transaction requirement once to receive Got Your Back benefits. "Posted" ("posting" and "post") means that a given transaction has been finalized by the merchant and communicated to the bank. Posting does not always occur on the date the transaction was authorized.

   A "qualifying transaction" is any T-Mobile or Metro by T-Mobile payment, an instant payment to friends, or a purchase of goods or services made through use of the T-Mobile MONEY Mastercard® Debit Card, whether you use the physical card, the card numbers (as with a "card not present" transaction on the Internet), or an e-wallet like Apple Pay®, Google Pay, or Samsung Pay. Transactions will qualify regardless of whether "debit" or "credit" is chosen at the point of sale.

   Qualifying transactions do not include, without limitation, the following:

   - Transactions at ATMs, including but not limited to cash withdrawals.
   - Over the counter cash withdrawals that do not include a purchase.
   - Cash advances on your T-Mobile MONEY Mastercard® Debit Card.
   - Transfers from the T-Mobile MONEY Mastercard® Debit Card via external peer-to-peer (P2P) transfer services,including, but not limited to, PayPal®, Venmo®, Cash App®, Zelle®, and Apple Cash® or similar services.
   - Credits to your T-Mobile MONEY Mastercard® Debit Card (for example a refund or return).
   - ACH debits from merchants, utility service providers and other financial institutions.
   - ACH transfers from the T-Mobile MONEY Checking Account to another bank account you own made using the Website or the App.
   - Payments made using the bill payment feature in the T-Mobile MONEY Online Bill Payment Service.

- Transfers or withdrawals from the T-Mobile MONEY Checking Account.
- Purchase authorizations / Pending purchases / Holds that have not yet posted to your T-Mobile MONEY Checking Account.

Terms and Conditions

Got Your Back provides for payment of debit card purchase, check, or ACH payment transactions that would cause an overdraft of up to $50.00 based on the balance in your checking account. This does not include other types of transactions such as ATM withdrawals, same-day electronic bill payments, instant payments/transfers, or point of sale purchases that include cash back.

You will need to bring your account to a positive balance no later than 30 calendar days from the date your account becomes negative. This means that the balance must be positive at the close of the banking day. This includes the amount of any and all transactions that were paid using Got Your Back while the account was negative. For example, if we covered a $20 transaction on August 1 that brought your account balance to -$20, then we covered a $10 transaction on August 15 that brought your account balance to -$30, you would need to bring the account to a positive balance (i.e. a deposit of at least $30 must post to your account) by the end of the banking day on August 31 and the balance must remain positive through the close of the banking day to satisfy this requirement. Failure to do so may disqualify you from Got Your Back. To requalify for Got Your Back, bring your account to a positive and then make 10 qualifying transactions in a single calendar month.

See Account Disclosures / Terms and Conditions (https://www.t-mobilemoney.com/en/terms.html) for details on deposits, availability, bank business days and bank hours.

If your Qualifying Plan is terminated for any reason, your participation will be terminated on the business day on which you become ineligible.

We reserve the right to change the terms, conditions, and qualifications at any time. Nothing in these Terms and Conditions shall modify your responsibility to keep your account in good standing and repay the total amount of any and all overdrafts according to the parameters set forth in the Account Disclosures / Terms and Conditions (https:// www.t-mobilemoney.com/en/terms.html).