

“Got Your Back” Terms and Conditions

The “Got Your Back” overdraft protection program (the “Program”) 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 if you meet the qualification criteria for the Program and adhere to the Program Terms and Conditions outlined below.

Qualification Criteria:

In order to participate in the Program, you must be actively enrolled in perks. Perks is a program that enables account holders who enroll in the program to receive additional benefits and promotions through their T-Mobile MONEY accounts. Perks are available for all T-Mobile wireless customers in the continental U.S., registered with perks and with active post-paid wireless plans. E.g. T-Mobile ONE, T-Mobile ONE+ and Simple Choice plan(s) and other postpaid plans, excluding the No Credit Check plan. Each individual on a qualifying account is eligible for a separate T-Mobile MONEY account. Please contact a T-Mobile MONEY Specialist at (866) 686-9358 for specific requests pertaining to perks eligibility.

Got Your Back overdraft protection will begin on the first business day following your deposit of a total amount of \$200.00 in a calendar month into your Checking Account. This amount can be a single deposit or from multiple deposits within the month. Promotional deposits are not eligible toward the \$200.00 in deposits. A "promotional deposit" is any deposit you receive from us or T-Mobile as an incentive or reward for certain activity on your account. This activity would be defined in the terms of any such promotion.

Terms and Conditions:

The Got Your Back overdraft protection Program 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, or point of sale purchases that include cash back.

You will have 30 calendar days from the date your account becomes negative to bring your account to a positive balance. 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 through this Program 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 remain eligible for the Program. Failure to do so will disqualify you from this Program. 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 you cease to have an eligible wireless line or otherwise become ineligible for perks, your participation in this Program will be terminated on the business day on which you become ineligible.

We reserve the right to change the terms, conditions, and qualifications for this Program 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>).