

Shiekh Credit Card Legacy Rewards Terms and Conditions

As a Shiekh Credit Card (“Card”) holder (“Cardholder” or “you”) with a Card issued by Transportation Alliance Bank, Inc., dba TAB Bank, you are eligible to earn one (1) Legacy Reward Point (“Point”) for every \$10 USD you spend using a Card, subject to these Shiekh Credit Card Legacy Rewards Terms and Conditions (“Terms”) that supplement your Shiekh Cardmember Agreement. These Terms are subject to your Shiekh Cardmember Agreement, including its Arbitration Provision. By using your Card, you agree and understand that TAB Bank and its agent Sunbit Now LLC (collectively, “we,” “us,” “our”) may share information about your Card purchases with Shiekh Shoes LLC (“Shiekh”). To be eligible to earn Points using your Card, your Card account must not be cancelled, past due or in default at any time between the time of an eligible purchase and the time of Points fulfillment. Subject to applicable law, we reserve the right, in our discretion, to revise these Terms at any time without notice (including by changing how much you need to spend to earn a Point) and/or to suspend/terminate the ability to earn Points using the Card.

Purchases Eligible to Earn Points

Purchases eligible to earn Points are purchases for personal, family or household use of goods and services, minus returns, refunds, and any other credits you may receive from a merchant. The following types of purchases are not eligible to earn Points using your Card: balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, interest, unauthorized or fraudulent charges, and fees of any kind. Sometimes a Card may be charged on a date after you make a purchase, and as a result the purchase may not post to your Card account until after the merchant has charged your card.

Calculation and Posting of Points

We will notify Shiekh within one billing cycle the sum of all purchases that posted at the end of each billing cycle (excluding interest, fees, and other non-purchase transactions), minus the sum of any purchase-related returns or credits. Sheikhs calculate the number of Points for which you should be credited by dividing the result by 10 and rounding to the nearest whole number. Sheikhs credit points in accordance with the terms governing your Rewards Account (defined below) We may reduce the result we report to Shiekh if there are returns, refunds or other credits from a prior billing cycle for which you previously received Points.

Reversals/Forfeiting Points

If we determine that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with earning Points using your Card, we will have no obligation to post and may reverse the posting of Points previously provided to your Shiekh Legacy Rewards Points Account (“Rewards Account”). We also reserve the right to reverse the posting of Points (or offset against future spend/Points) in the event a merchant reverses all or part of an eligible purchase, or if you fail to make your Minimum Payment Date for the billing period in which such purchase was made if we have already posted the associated Points to your Rewards Account.

Shiekh Legacy Rewards Account

To earn Points you must have an open Rewards Account and you agree to provide us with accurate Rewards Account information requested (such as your Rewards Account number) so that we can properly credit Points earned using your Card. Points have no cash value and cannot be redeemed with us directly. We are not responsible for Points after they are credited to your Rewards Account, which is operated by Shiekh. We are also not responsible for the actions of Shiekh on your Rewards Account. The use and redemption of Points are subject to the terms governing your Shiekh Rewards Account, available

at <https://www.shiekh.com/reward-points.html>. You should refer to that document for any questions you may have about using your Points, Shiekh's right to change its program terms, inactivity and Points expiration, and any other conditions that may apply to the Shiekh Legacy Rewards program.