

PENNY HOARDER \$15 BONUS OFFER- TERMS & CONDITIONS:

By participating or enrolling in this Signup offer or signing up for a bank account, Azpire credit card or otherwise receiving and acting on an offer from us, you agree to the Terms and Conditions [Zolve | Terms and Conditions](#), [Zolve | Privacy Policy](#) and any other terms applicable.

1. **Offer:** \$15 bonus on signing up for Azpire Zolve Credit Card

2. **Offer Period:** 20th February 2023 to 30th April 2023

3. Eligibility:

3.1 You shall be eligible for the offer if (i) you are an intended recipient of the communication sent by Penny Hoarder or (ii) you have accessed the offer through communication hosted by Penny Hoarder on its platform. You should have accepted the T&C of bank account and Azpire Zolve Credit Card.

3.2 Subject to above, you should have signed up within the Offer Period using the sign-up code "**PENNY15**".

3.3 Post sign up, you are also required to undertake one merchant transaction using the Azpire Zolve credit card for an amount of at least \$15 ("Activation") within a period of 90 (ninety) days from the date of sign up with Zolve.

3.4 We, in our sole and absolute discretion, may determine if you meet the eligibility requirements to be eligible for this offer, and may modify eligibility criteria in our sole discretion and at any time without notice to you.

4. The amount will be credited within 60 days post-activation.

5. This offer cannot be clubbed with any other introductory offer or signup bonus offer or referral offer.

6. If you return, chargeback, cancel, dispute, or otherwise request a refund for any transaction made using the cashback or reward points, we reserve the right to remove related cashback or reward points amounts from the account.

7. In case of any fraudulent activity by the customer including but not limited to creating duplicate accounts, aliasing or violating these Terms & Conditions and the Policies and rules as envisaged on the Zolve website or mobile app, Zolve reserves the right to withdraw/change the prize accruable to the customer at its sole discretion.

8. Zolve reserves the right to change the offer terms or terminate the offer at any time without notice.

9. Zolve products are subject to third party fees and any other fees as levied from time and time.

10. Zolve Cash back terms & conditions apply (<https://zolve.com/cashback-tnc>). For any issues please reach out to: legal@zolve.com

11. The logos and brand names used in this offer are the trademark and copyright of the original owner.

Zolve Innovations Inc. is a financial technology company, not a bank or lender. All banking products are provided by our partnering banks.

Zolve Credit Cards are issued by Community Federal Savings Bank, Member FDIC pursuant to its license from Mastercard, and are subject to the terms of a Cardholder Agreement. Zolve Debit Cards are issued by Community Federal Savings Bank, Member FDIC pursuant to its license with Mastercard, and are subject to the terms of a Deposit Account and Debit Card Agreement. Deposits are subject to FDIC insurance up to the legally permissible amount.

The Azpire Credit Card is issued by Community Federal Savings Bank, member FDIC, pursuant to its license from Mastercard, and may be used everywhere Mastercard credit cards are accepted. Offers subject to credit approval. See Azpire Credit Card Agreement; Security Deposit Account Supplemental Terms for all terms and conditions.

The Azpire Account is issued by Community Federal Savings Bank, Member FDIC pursuant to its license with Mastercard, and is subject to the terms of a Azpire Deposit Account Agreement and Preauthorization Consent for Recurring Electronic Funds Transfers (Debits). Deposits are subject to FDIC insurance up to the legally permissible amount.

Effective Date: 20th February 2023