

EZ+ Rewards Terms & Conditions

Effective Date: October 1, 2021

PLEASE CAREFULLY READ THE FOLLOWING EZ+ REWARDS BEFORE ACCESSING OR PARTICIPATING IN THE EZ+ REWARDS PROGRAM. BY ACCESSING OR PARTICIPATING IN THE EZ+ REWARDS PROGRAM, YOU AGREE TO BOUND BY THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE WITH THE FOLLOWING TERMS, DO NOT ACCESS OR PARTICIPATE IN THE EZ+ REWARDS PROGRAM.

THE EZ+ REWARDS PROGRAM IS OUR WAY OF THANKING YOU FOR BEING A CUSTOMER AND FOR UTILIZING OUR PRODUCTS AND SERVICES. WE APPRECIATE YOUR LOYALTY AND INVITE YOU TO BE A PART OF THE EZ+ REWARDS FAMILY.

APPLICABILITY

These EZ+ Rewards Terms and Conditions (“Terms”) apply to your access to and participation in EZ+ Rewards in the United States. EZ+ Rewards is offered by the U.S. operating subsidiaries and affiliated companies of EZCORP, Inc., doing business primarily under the trade names EZPAWN, Value Pawn and Jewelry, and USA Pawn and Jewelry (collectively, the “Company”). A Company Store Locator is accessible at: <https://ezpawn.com/find-a-location/>. While not all Company stores participate in EZ+ Rewards, we endeavor to offer the program across the vast majority of our stores. These Terms do not alter or amend any other agreement, product or services you may, now or in the future, access, purchase, use, enter into or otherwise participate in with the Company. EZ+ Rewards are intended for personal use only and any commercial use is prohibited. You must be 18 years of age or older to participate in EZ+ Rewards.

PRIVACY

We collect information about your use of EZ+ Rewards. The Company’s Privacy Policy (<https://www.ezcorp.com/privacy-policy/>) applies to use of EZ+ Rewards and is incorporate herein by reference. By participating in EZ+ Rewards, you provide your consent to the Company to send marketing communications to you, including by email, text or other digital means. You can opt out of email and digital advertising by e-mailing our support team at support@lana.com. You can opt out of our text messages, by following the opt out instructions in the text message. Opting out of these communications may prevent us from notifying you about promotional programs or other benefits that may otherwise be associated with your EZ+ Rewards account.

CHANGES TO TERMS AND EZ+ REWARDS; DISCONTINUATION OF EZ+ REWARDS

You agree that from time to time we in our sole discretion may provide updates and changes to these Terms, and the EZ+ Rewards program (including earning Points and Reward conversion). You also agree that we may post such updates and changes in our pawnshops, describe in other written materials, and post electronically online at www.lana.com or other website or electronic media applicable to EZ+ Rewards. You agree and understand that you may not receive specific notice or any update or changes, which may be effective immediately, and you waive any right to such notice. If you do not agree to such updates or changes, you must cease participating in EZ+ Rewards.

We reserve the right to discontinue or cancel EZ+ Rewards at any time in our sole discretion without notice to you.

JOINING EZ+ REWARDS

To join EZ+ Rewards and begin earning points (“Points”), visit a participating store and provide your phone number or email address. A Team Member will assist you with the in-store registration process. You also may elect to join EZ+ Rewards by visiting www.lana.com and following the prompts to create an account. You will be required to provide the following information:

- Email address
- Password

Lana members are automatically enrolled in EZ+ Rewards.

You may only have one EZ+ Rewards account and you are solely responsible for maintaining your current personal information within the account.

CANCELLING YOUR EZ+ REWARDS ACCOUNT

You may cancel your EZ+ Rewards account by providing written notice to the Company via email to support@lana.com. Upon receipt of a written notice, your account will be cancelled and all Points and Rewards will be automatically null and void. Further, if you cancel your EZ+ Rewards account, you also cancel your Lana account and no longer will be able to access your transactions through Lana.

EARNING POINTS

You earn Points by transacting with the Company at our participating stores, as follows:

Transaction Type	Based on	EZ Points per \$1	Example
Pawn origination	Principal amount	1	If you enter into a new pawn transaction with a principal amount of \$100, you will receive 100 EZ Points
Pawn redemption	Total pawn service charges	2	If you pay \$50 in pawn service charges from origination to redemption of your pawn transaction, you will receive 100 EZ Points
Retail purchase of merchandise from us	Purchase price, excluding sales taxes	1	If you buy an item from us for \$100 (excluding sales tax), you will receive 100 EZ Points. Points are also earned on JVIP or PPP programs purchased with an item.
Sale of item to us	Purchase amount	1	If you sell an item to us for \$100, you will receive 100 EZ Points
Layaway Redemption	Purchase price, excluding layaway fees	1	If you redeem a layaway item with a purchase price of \$100, you will receive 100 EZ Points

Points are credited to your EZ+ Rewards account within 48 hours after the transaction has occurred. Points are not awarded in fractional amounts and the cost of each transaction will be rounded up to the nearest whole dollar amount for the purposes of Point conversion. Points are earned by the

customer consummating the transaction and are non-transferrable. Your Points are personal to you and cannot be shared, transferred, sold or assigned to any other person. Points are not earned for transactions in which payment is made with Rewards. If you split payment between you and another customer, you receive Points only for your portion of the payment. Points are earned on the sales price of layaway transactions; however, no points are earned for layaway fees or restocking fees.

From time to time, we may offer you additional opportunities to earn Points, such as through completion of surveys or participation in other programs or promotional event. The Company may also establish promotional events in which the number of Points earned is increased for certain transactions for certain limited periods of time. The number of Points earned for these Point opportunities may vary and certain conditions may apply. Check the materials or rules provided for details.

The Company reserves the right to change the number of Points earned per transaction at any time without notice to you (See CHANGES TO TERMS AND EZ+ REWARDS; DISCONTINUATION OF EZ+ REWARDS).

VOIDED TRANSACTIONS, RETURNS, AND EXCHANGES

If you void a transaction on which Points are earned, the Company will deduct the Points earned from your account. If you return an item pursuant to the Company Return Policy, the Company will deduct the Points earned from your account for the purchase of the item. For purchases made with EZ+ Rewards, if you return the item pursuant to the Company Return Policy, EZ+ Rewards are credited to you in the form of a store credit slip. Items purchased with EZ+ Rewards may not be returned for cash. References to the Return Policy are to the policy in effect at the time of your purchase of the item, as evidenced on your payment receipt.

Any Points awarded by the Company in error or determined to have been earned in violation of these Terms, as determined by the Company in its sole discretion, will be deducted from your account.

POINTS EXPIRATION

Points are automatically added to your EZ+ Rewards account within 48 hours of earning. Points automatically expire if there is no account activity (earning Points or redeeming Rewards) on your account for a period of twelve (12) consecutive months. Once expired, Points cannot be recredited to an EZ+ Rewards account.

NO CASH VALUE

There are no enrollment, membership or participation fees associated with EZ+ Rewards. **Points and Rewards are promotional and cannot be redeemed for cash.**

REDEEMING POINTS FOR REWARDS

You must have earned a minimum threshold of 500 Points in order to begin converting Points to EZ+ Rewards. Upon meeting the minimum threshold, Points may be converted to EZ+ Rewards at an exchange rate of 1 Point to \$0.01 for payment associated with purchasing items, including JVIP or PPP programs purchased with an item; provided, however, that a minimum of 500 Points and a maximum of 10,000 Points must be used for any single purchase transaction. Points and Rewards cannot be redeemed for cash.

The Company reserves the right to change the conversion rate of Points to Rewards at any time without notice to you (See CHANGES TO TERMS AND EZ+ REWARDS; DISCONTINUATION OF EZ+ REWARDS).

VIOLATION OF THESE TERMS

If we determine in our sole discretion that you have violated these Terms or that the use of your EZ+ Reward account is unlawful, unauthorized or deceptive, we reserve the right to suspend or terminate your account and your participation in EZ+ Rewards and Lana. You may have only one EZ+ Rewards account and we reserve the right to suspend, terminate or combine accounts that appear to us in our sole discretion to be duplicative. In the event that we terminate your account, all Points are null and void immediately upon termination. You are solely responsible for use or misuse of your EZ+ Rewards account. We are not liable for any theft, loss or unauthorized use of your EZ+ Rewards account and will not restore Points or Rewards in the event of theft, loss or unauthorized use.

BINDING ARBITRATION; WAIVER OF CLASS ACTION; WAIVER OF JURY TRIAL

THIS PROVISION GOVERNS DISPUTES RELATING TO THESE TERMS AND YOUR ACCESS AND PARTICIPATION IN EZ+ REWARDS (“DISPUTES”). ARBITRATION IS A PROCESS IN WHICH PERSONS AGREE TO SUBMIT A DISPUTE TO A NEUTRAL THIRD PERSON (AN “ARBITRATOR”) INSTEAD OF A COURT OF LAW FOR DECISION. ARBITRATION AS DESCRIBED HEREIN IS FINAL AND BINDING AND SUBJECT TO LIMITED COURT REVIEW. READ THIS SECTION CAREFULLY AS YOU MAY BE WAIVING RIGHTS YOU OTHERWISE WOULD HAVE HAD. YOU AND WE AGREE THAT ALL DISPUTES ARE TO BE RESOLVED SOLELY BY BINDING ARBITRATION (EXCEPT FOR ANY QUALIFIED SMALL CLAIMS HEARD BY A SMALL CLAIMS COURT).

Arbitration of disputes shall be conducted in accordance with the rules of the American Arbitration Association. Arbitration will be held in the state in which you reside or another mutually agreed location. Arbitration and the results thereof shall be held confidential by you and us. The parties shall each bear their own fees and costs associated with arbitration.

CLASS ACTION WAIVER AND JURY WAIVER

You and we agree that any dispute will be conducted and decided on an individual basis and not as a class, consolidated or representative action. You waive all claims asserted by you as a private attorney general, as a representative or member of a class of persons or in any representative capacity against us and/or related third parties. You and we further waive any right to a trial by jury.

GOVERNING LAW

Any dispute regarding these Terms or your access to or participation in EZ+ Rewards will be governed by and construed in accordance with the laws of the State of Texas, without regard to conflict of law. Any dispute not subject to arbitration will be subject to the jurisdiction of the state or federal courts of Travis County, Texas.

SEVERABILITY

If any provision of these Terms is held illegal or unenforceable by a court or arbitrator, such provision shall be severed and the remainder of these Terms shall remain operative and binding.

NOTICES

Any notices provided to the Company herein shall be sent to EZ+ Rewards, 2500 Bee Cave Rd, Bldg. 1, Ste 200, Rollingwood, TX 78746, ATTN: Legal Department or via email at legal@ezcorp.com.