

Foyer Rewards Terms and Conditions

Overview

These Foyer Rewards Terms and Conditions give you detailed information about how the Foyer Rewards Program, the “Program,” works. The Program is operated by Foyer Holdco, Inc. “Foyer,” and, for the avoidance of doubt, is not provided or sponsored by Pacific West Bank, the “Bank.”

Foyer Rewards are reward funds that may be earned by eligible Foyer members in connection with qualifying activity within the Foyer platform and may be redeemed, subject to these Terms, toward an eligible approved home purchase after completion of the applicable requirements in Foyer’s Homebuying Journey.

Foyer reserves the right to change the terms of the Foyer Rewards Program, including with respect to eligibility, the amount or type of rewards, and the requirements for using Foyer Rewards points, at any time and with or without notice to you. For more information about the Program, please contact us at support@foyersavings.com.

By registering for an account with Foyer and opting into the Program, you accept these Foyer Rewards Terms and Conditions. Foyer is a financial technology company and is not a bank. Banking services are provided by Pacific West Bank, Member FDIC.

Eligibility

In order to be eligible for the Program, you must have an active and in good standing Foyer Account. For the avoidance of doubt, “active” and “in good standing” mean that your account does not have a negative cash balance, is not frozen, and you are not in breach of any agreements between you and Foyer. By way of example, this includes situations in which you have engaged in illegal or fraudulent activity related to your account or the Program or have misused your account or the Program in any way, as determined by Foyer.

Foyer Rewards may be redeemed only in connection with the purchase of eligible residential real estate containing a residential dwelling intended for occupancy. Foyer Rewards may not be redeemed for the purchase of vacant land, unimproved land, or any property that does not include an existing residential structure at the time of purchase.

Earning Foyer Rewards

Depending on the current membership tier of your Foyer account, such as Foyer or Foyer+, you may earn Foyer Rewards points as a percentage of your settled deposits into your Foyer account, subject to the applicable rewards caps, eligibility requirements, and Program terms.

Rewards are calculated by the end of each calendar week and will be added to your account as pending rewards at that time. Rewards may be redeemed only after completion of the applicable requirements in

Foyer's Homebuying Journey and satisfaction of the requirements described in the "Redeeming Your Rewards" section below.

Rewards earned from Foyer's deposit match will remain pending for a 30-day vesting period following the applicable settled deposit before becoming available in your Foyer Rewards balance. If a deposit is reversed, withdrawn, disputed, or otherwise determined to be ineligible during the vesting period, the related pending rewards may be reduced or removed.

Effective July 1, 2026, there is a cap on Foyer Rewards earned through deposit match activity. Unless otherwise expressly stated in a separate written promotional offer, members may earn no more than \$600 in Foyer Rewards through deposit match activity.

Effective July 1, 2026, each member is also subject to a lifetime maximum of \$900 in total Foyer Rewards. This lifetime cap applies across all Foyer Rewards earned through the Program, including deposit match rewards, promotional rewards, milestone rewards, partner-related rewards, and any other Foyer Rewards opportunities, unless Foyer expressly states otherwise in writing.

Once a member reaches the applicable deposit match cap or lifetime Foyer Rewards cap, no additional Foyer Rewards will accrue or be eligible for redemption, regardless of continued account activity, deposits, purchase activity, or participation in the Homebuying Journey.

Foyer may reduce, remove, reverse, or decline to redeem any Foyer Rewards that exceed the applicable deposit match cap, lifetime cap, or other Program limitation.

Foyer+ members may earn Foyer Rewards in connection with eligible credit score improvement activities or milestones only up to an aggregate maximum of \$200. Once a member reaches that \$200 maximum for credit score improvement rewards, no additional rewards will accrue from that benefit unless Foyer separately discloses a different promotional offer.

Additionally, Foyer may offer other reward opportunities in-app, through email offers, and through other forms of communication.

Foyer may represent Foyer Rewards as points. In such cases, Foyer points have an exchange ratio of 100 points to \$1 USD.

Deposit Match Rewards After Purchase Contract Signing

Deposit match rewards are intended to reward members for saving toward a future home purchase through Foyer before they are under contract.

Foyer Rewards earned through deposit match activity will not accrue on deposits made after the date on which a member signs a purchase contract, purchase agreement, or similar binding agreement for the home purchase for which the member seeks to redeem Foyer Rewards.

For purposes of determining eligible deposit match rewards, Foyer may use the contract execution date, offer acceptance date, or any other date reflected in the purchase contract or related transaction documentation that Foyer reasonably determines represents the date the member became contractually committed to the purchase.

Any deposits made after that date will remain the member's funds and may continue to be held in or withdrawn from the member's Foyer account, subject to Foyer's general account terms. However, those

deposits will not generate additional deposit match rewards that are eligible for redemption in connection with that home purchase.

Foyer may apply this limitation retroactively to deposits and related pending or credited Foyer Rewards if Foyer determines, during its review of the purchase contract, Closing Disclosure, transaction history, or other documentation, that the rewards were accrued after the applicable purchase contract date.

Foyer may reduce, remove, reverse, or decline to redeem any deposit match rewards that are determined to be ineligible under this section.

Redeeming Your Rewards

In order to redeem your pending Foyer Rewards points, you must:

1. Complete the required steps in Foyer's Homebuying Journey as presented in the Foyer app from time to time.
2. Provide accurate and complete information and timely submit any reasonably requested supporting documentation.
3. Have the legitimacy of your transaction verified by your real estate agent, mortgage lender, and title company or attorney, to Foyer's satisfaction.
4. Be, and have at all times been, in compliance with Foyer's minimum account balance policy as outlined in Foyer's Terms and Conditions.
5. Be a Foyer customer for at least 90 days before your scheduled closing date.
6. Have not already signed a purchase agreement on a home before satisfying the applicable program requirements, except as otherwise expressly permitted by Foyer.
7. Provide a valid purchase contract, a closing disclosure, and any other documents Foyer reasonably requests to verify the property, the transaction, and compliance with these Terms.
8. Complete Partner Shopping by shopping at least one Foyer Partner, as described in the Partner Shopping section below.

The specific requirements applicable to the Homebuying Journey will be shown in-app and may include activities such as setting a home goal, engaging in home education in-app, communicating successfully with a Foyer Home Advisor, agent, or lender in-app, consenting to Foyer partner shopping where required, and demonstrating a successful home purchase by uploading a valid purchase contract and closing disclosure.

For purposes of determining completion of Foyer's Homebuying Journey, purchase contracts and any other submitted materials will be subject to verification and approval by Foyer. The activities required to complete Foyer's Homebuying Journey are subject to change and may be adjusted from time to time.

Foyer Rewards will only be redeemed once per unique purchase contract. If multiple Foyer accounts seek to redeem rewards in connection with the same property purchase and substantially the same purchase contract, Foyer may limit redemption to the account with the higher verified eligible Foyer Rewards balance, unless Foyer determines that another allocation is required to prevent fraud, misuse, or operational error.

Partner Benefits and Shopping

Foyer works with third-party homebuying service providers to provide preferred access and discounts on real estate services. Today these include mortgage lenders and real estate brokerages, and Foyer may add other categories over time, such as title, insurance, or other homebuying services (each, a “Foyer Partner,” and each type of service, a “Service Category”). Foyer may receive compensation when members shop, connect, or transact with Foyer Partners, and that compensation helps support the Foyer Rewards Program.

To redeem Foyer Rewards for a home purchase, you agree to complete Partner Shopping. “Partner Shopping” means engaging in good faith with at least one Foyer Partner in at least one Service Category that Foyer identifies as applicable to your transaction. Foyer will show you in-app which Service Categories are eligible.

You complete Partner Shopping by taking at least one of the following steps with a Foyer Partner in an eligible Service Category:

- Accepting an introduction to a Foyer Partner.
- Requesting and reviewing a quote, estimate, rate, or proposal from a Foyer Partner.
- Completing a comparison, such as a side-by-side of pricing or terms, that includes a Foyer Partner.

Foyer may ask for reasonable confirmation that you completed one of these steps, such as a loan estimate, a written quote, or similar documentation.

You are never required to use a Foyer Partner. Partner Shopping asks you to compare and consider; it does not require you to apply with, hire, retain, or buy from any Foyer Partner. You remain free to choose any lender, real estate agent, title company, or other provider you want, including providers that are not Foyer Partners. Choosing a provider that is not a Foyer Partner will not, on its own, make you ineligible to redeem Foyer Rewards, as long as you completed the good-faith comparison described above.

To make Partner Shopping possible, you authorize Foyer to facilitate introductions and to share the information reasonably necessary to do so, consistent with our Privacy Policy. You may decline any specific introduction and still meet the requirement by comparing a different eligible Foyer Partner.

Foyer may waive or adjust Partner Shopping when comparison is impracticable, for example: all-cash purchases where no eligible Service Category applies; situations where no Foyer Partner is reasonably available for your location, property type, or timeline; limited-inventory situations; or certain sponsored-program structures.

You will not satisfy Partner Shopping if you decline to engage with any Foyer Partner in an eligible Service Category, ignore the process, or provide false or materially incomplete comparison information. If you do not complete Partner Shopping, and Foyer has not waived it, you will not be eligible to redeem Foyer Rewards for that home purchase. This does not, by itself, affect Foyer Rewards you may redeem in connection with a different qualifying transaction.

Verification of Eligible Rewards Balance

As part of the rewards redemption review, Foyer will determine the member's eligible Foyer Rewards balance based on the requirements of these Terms, the member's account activity, and the timing of the applicable home purchase.

Foyer Rewards earned through deposit match activity after the member's purchase contract date are not eligible for redemption for that transaction. If a member deposits funds after signing a purchase contract, those funds may still be used toward the home purchase, but any related deposit match rewards may be excluded from the eligible rewards balance.

Foyer may recalculate the member's eligible rewards balance during the redemption review. This may include removing pending rewards, reversing previously credited rewards, or limiting the amount of rewards that may be redeemed if Foyer determines that some or all of the rewards accrued after the applicable purchase contract date.

Foyer may also recalculate the member's eligible rewards balance to account for the applicable deposit match cap, lifetime Foyer Rewards cap, grandfathering provisions, partner shopping consent requirements, property eligibility requirements, new construction or new build requirements, or any other Program requirements in effect at the time of redemption.

Timing of Submission

As a condition of redeeming Foyer Rewards in connection with an approved home purchase, a member must submit all required purchase-related information and documentation to Foyer before the home purchase occurs and, in all events, no later than 15 days after the closing date. Such documentation may include a valid purchase contract, Closing Disclosure, and any other materials reasonably requested by Foyer. Failure to provide the required information and documentation by that 15-day deadline will result in the member being ineligible to receive or redeem Foyer Rewards for that transaction.

Purchase contract documentation must be provided to and reviewed by Foyer prior to the scheduled closing date in order for Foyer Rewards to be added to your account balance. Subject to these Terms and your current subscription tier's applicable benefits and limits, Foyer will deposit your earned Foyer Rewards points into your account once the Closing Disclosure has been received and reviewed.

Expiration of Rewards

As long as your Account is active and in good standing, as defined in the Eligibility section above, your Foyer Rewards points will not expire.

When You Will Not Be Able to Earn Rewards

We may temporarily suspend your Account from earning Foyer Rewards points, or from redeeming Foyer Rewards points you have earned, if any of the following occurs:

- We believe you have engaged in fraudulent activity related to your Account or the Program.
- We believe you have misused the Program in any way.
- You fail to provide required verification materials or otherwise fail to satisfy the redemption requirements described in these Terms.
- You fail to satisfy a condition tied to a specific sponsored offer or reward pathway through which the rewards were earned.
- Rewards earned through deposit match activity after the date on which a purchase contract, purchase agreement, or similar binding agreement was signed are not eligible for redemption in

connection with that purchase. Foyer may apply this limitation retroactively and may reduce, remove, reverse, or decline to redeem rewards that accrued after the applicable contract date.

- Rewards may not be accrued after a rewards cap has been reached as determined by your subscription type, the applicable deposit match cap, the lifetime Foyer Rewards cap, or any other Program cap or limitation.
- You do not complete Partner Shopping with at least one Foyer Partner in an eligible Service Category, as described in the Redeeming Your Rewards section, and Foyer has not waived the requirement.
- You seek to redeem Foyer Rewards in excess of the applicable deposit match cap, lifetime Foyer Rewards cap, grandfathered eligible rewards amount, or other Program limitation.

Changes to the Terms or Program

Generally, we may make changes to the Program and these Foyer Rewards Terms and Conditions at any time. For example, we may add new terms or delete existing terms, change how you earn Foyer Rewards points, and change how you use or redeem your Foyer Rewards points.

We may also temporarily prohibit you from earning Foyer Rewards points or using any other feature of the Program. We may change, update, add, or remove provisions of these Foyer Rewards Terms and Conditions at any time by posting the updated Foyer Rewards Terms and Conditions on the Platform.

We may provide you notice of these changes in writing, which, at our option, may be delivered to you electronically through email or through our online services.

These updated Foyer Rewards caps and redemption requirements are effective as of July 1, 2026.

Termination of the Program

Modification; Suspension; Termination

We reserve the right in our sole discretion to modify, suspend, or discontinue the Program, or any features or parts of it, whether temporarily or permanently, at any time with or without notice to you in our sole discretion.

Effect of Termination

To the fullest extent permitted by applicable law, we shall have no additional liability or obligation to you in such an event.

Referral Program

You have the opportunity to refer friends to join Foyer. For each friend who signs up for a Foyer Home Account and makes an eligible deposit, both you and your friend will each receive a reward of \$50. To be eligible for this reward, the referred individual must be a new customer and make a qualifying deposit into their Foyer Home Account of \$100 or more. Eligibility is subject to Foyer's verification process, as determined by Foyer in its sole discretion.

We reserve the right to change or terminate this referral program at any time in our sole discretion.

Referral rewards are subject to the applicable Foyer Rewards caps and limitations, including the lifetime Foyer Rewards cap, unless Foyer expressly states otherwise in writing.

New Customer Promotion

As of June 24, 2024, Foyer offers a promotion for first-time depositors. Members who make one or more recurring or direct deposits that total \$100 or more within the first 30 days of opening an account will be credited \$100 in Foyer Rewards. To be eligible for this reward, the individual must be a new customer. Eligibility is subject to Foyer's verification process as determined by Foyer in its sole discretion. Each customer is limited to one New Customer Promotion redemption.

New Customer Promotion rewards will be credited to your Foyer Home Account and are subject to the same terms and conditions as other credits under the Foyer Rewards Program. We reserve the right to change or terminate this promotion at any time in our sole discretion.

New Customer Promotion rewards are subject to the applicable Foyer Rewards caps and limitations, including the lifetime Foyer Rewards cap, unless Foyer expressly states otherwise in writing.

Authorization to Retrieve and Use Third-Party Information on Your Behalf

By enrolling in the Program and agreeing to these Foyer Rewards Terms and Conditions, you expressly authorize us to act on your behalf as your agent and representative to access your consumer financial information in your Account pursuant to Section 1033 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Through this authorization, we will collect information about your financial transactions on your Account for the purpose of facilitating the Program and your participation in it. Your consumer financial information will be collected, maintained, stored, and shared in accordance with our Privacy Policy.