

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 will earn Foyer Rewards points as a percentage of your settled deposits into your Foyer account and up to a certain

rewards cap. Your Foyer Rewards deposit match percentage and rewards cap are determined by the membership tier terms for your account as described in the applicable product materials.

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.

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.

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

There is an annual cap on Foyer Rewards points earned, which is determined by the membership tier you have subscribed to and can be found in the applicable product materials. Annual caps reset at the end of each calendar year. When refunds, returns, or withdrawals are posted, the respective Foyer Rewards points may be debited from your pending Foyer Rewards points balance.

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.

Effective May 1, 2026, the amount of Foyer Rewards generally available for redemption in connection with a single approved home purchase is capped at \$1,500. Foyer may approve redemption above that amount in limited circumstances at its discretion. Members who earned more than \$1,500 in Foyer Rewards before May 1, 2026 will be grandfathered with respect to those previously earned amounts, subject to these Terms.

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

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.

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, 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.

As part of the Homebuying Journey, Foyer may require reasonable written evidence that you compared lender pricing and, where applicable, real estate representation options before redemption of Foyer

Rewards. Reasonable written evidence may include competing loan estimates, email correspondence, comparison worksheets, written quotes, or other documentation acceptable to Foyer. Foyer may waive or modify this requirement for cash purchases, limited inventory situations, sponsored-program structures, or other circumstances that make comparison shopping impracticable.

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.

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.
-

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.

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.

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.

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.