

## **Bella Loves Me Karma Account** Terms and Conditions

These Terms and Conditions give you detailed information about how our Karma account works. These Terms and Conditions supplement the Consumer Deposit Account Agreement (the “Agreement”) related to the non-interest bearing demand deposit account (“Account”) made available by nbkc bank. By opening a Karma account, you are deemed to have accepted these Terms and Conditions.

***Karma Account Purpose.*** A Karma account is a specific type of Account offered to Bella customers for the express purpose of using the funds deposited in a Karma account to help pay for purchases made by other Bella customers (each, a “gift”). Opening and funding a Karma account is optional and can only be done voluntarily by you. By opening and funding a Karma account, it means you understand that funds in the Karma account may be used at any time to pay for a gift. **You should only deposit or transfer funds into your Karma account that you expect to be used solely for that purpose.**

***Gift Selection and Notice.*** Karma accounts, including yours, if you open one, will be selected on a random basis to pay for gifts for other Bella users. The recipients of gifts will also be selected on a random basis. Upon the giving of a gift, you and the gift recipient will each be notified via an account alert in the Bella app (if enabled) and text message (if enabled). The gift amount will be deducted from the funds in your Karma account, reflected as a transaction entry posted to your Karma account and appear on Karma account statements and in Karma account information available through the Bella app.

***Balance and Gift Limitations.*** The amount you are permitted to deposit or transfer into your Karma account, and the amount of the gift funded by your Karma account, may be limited in our sole discretion. You will be notified of any such limitations when you open a Karma account.

***Privacy and Confidentiality.*** Your privacy is important to us. We only share limited information to gift recipients, such as your first name, when providing gifts from your Karma account. We will not provide any identifying information and will ensure that the funds are transferred to the gift recipient’s account in a manner that protects your identity and account information.

***Changes to Terms and Conditions.*** We may amend these Terms and Conditions at any time without prior notice to you. For example, we could change the algorithm that selects the Karma account for gift giving purposes or impose different limits on the amount you can deposit or transfer into your Karma account. You are responsible for reading these Terms and Conditions to understand any limitations or changes to your Karma account.