

Terms and Conditions

Our Refer-a-Friend offer gives you and your friend the chance to earn a \$10 reward and for you to earn 10 Karma Points. In order for you to access the Refer-a-Friend functionality in the app, you must swipe your BELLA debit card at least 5 times. Once you are able to submit referrals, for each of you to qualify for the rewards, your friend must meet the following Refer-a-Friend requirements:

- Open a new BELLA Checking account using your unique referral code.
- Open their Karma Account, which is a required step in onboarding.
- Fund their Checking account.

A \$10 reward will be deposited into each of your respective Karma accounts once you and your referred friend meet the eligibility requirements, and you will receive 10 Karma Points in the BELLA app. Refer-a-Friend rewards may be taxable as interest income to you and your friend and, if so, will be reported on IRS Form 1099-INT. Please consult your tax advisor.

Customers will not earn a referral reward if they refer themselves.

You and your referred friend will not earn the referral reward if your referred friend does not use your unique referral code, or if your referred friend has an existing account with BELLA or is declined, or if your account is suspended or in default.

BELLA reserves the right to limit each customer to 10 new account-related rewards per calendar year and to change or extend the program. For confidentiality reasons, we cannot share information with you about who has applied, and you will not be notified about whether we approve or decline anyone that you refer to us. As a reminder, the Karma Account Terms are available in our Legal Area.

*Bella is a financial technology company, not a bank. BELLA accounts are provided and issued by nbkc bank, Member FDIC and are FDIC insured up to \$5,000,000 through a network of FDIC insured banks.

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