



DEBIT REWARDS PROGRAM

BY ENROLLING IN THE DEBIT REWARDS PROGRAM YOU AGREE TO THE FOLLOWING TERMS & CONDITIONS:

- 1. You have voluntarily registered your personal information to participate in the Debit Rewards Program.**
- 2. You understand that *BIOEFUNDS* will not share or otherwise publish your personal and account information.**
- 3. You understand that there are no up-front fees & no sign up charges associated with membership.**
- 4. You understand that certain promotional coupons and informational messages will be sent to your cell phone and that standard text charges may apply.**
- 5. You understand that your bank account will be debited for authorized purchases that you make at participating retailers.**
- 6. You understand that you will receive confirmation messages sent to your cell phone for each purchase made and standard text charges may apply.**
- 7. You understand that the bank account debits may be in any manner necessary to fund your purchases including but not limited to ACH transactions, electronic checks, or checking account drafts.**
- 8. You understand that the debits to your bank account will either be in the amounts of your individual purchases or, for simplicity, *BIOEFUNDS* at its option may elect to initiate one single debit for the aggregate amount of multiple purchases made during a particular billing period.**
- 9. You understand that these terms and conditions may change at any time without notice; however, you may withdraw from the program at any time.**
- 10. You understand that if you withdraw from the program, you are responsible for the purchases that you made through the program while you were enrolled.**
- 11. You understand that a returned item processing fee of up to \$40 will be charged for any returned debit that your bank does not honor.**