Terms and Conditions

The My Wells Fargo Deals program ("My WF Deals") is subject to these terms and conditions ("My WF Deals Terms"), in addition to the terms and conditions of Your Eligible Card(s) and applicable account agreements.

Effective: October 2025

Definitions

- "You," "Your," or "Customer" refers to the Eligible Card-holding Customer who uses the My WF Deals website.
- "Wells Fargo," "We," "Us," or "Our," refers to Wells Fargo Bank, N.A.
- "Eligible Card(s)" refers to Your Wells Fargo Debit Card(s) and/or Credit Card(s) that are eligible to receive Deals (see the Eligibility section for a list of ineligible cards and account types).
- "Deal(s)" refers to My WF Deals from merchants, linked to Your Eligible Card(s).
- "Shared Account(s)" refers to credit card and deposit accounts that have multiple Customers with Eligible Cards linked to the same account.
- "Shared Account Customer(s)" refers to Customer(s) that have Eligible Card(s) linked to Shared Account(s). This includes owners of joint deposit accounts, account holders of joint credit cards accounts, account holders of credit card accounts that have authorized users, and authorized users of credit card accounts.

What You Agree To

By using Your Eligible Card(s), You agree that You are subject to these My WF Deals Terms. You further agree that You:

- Have the right, authority, and ability to agree to these My WF Deals Terms
- Have completely read and understand these My WF Deals Terms, and
- Understand that while We are able to make some features, terms, and documents of My WF Deals available in languages other than English, some features and terms in My WF Deals, including merchant-specific terms, may only be available in English, and you agree that if there is any difference in meaning between the English and non-English version of any of our features, terms, and documents, the English version applies.

You also agree that We may:

- Access past and future purchases You make with Your Eligible Card(s), and
- Use this information to send You Deals and messages based on Your purchase behavior or other conditions.

Eligibility

Only an Eligible Card can be used with the My WF Deals program. For Shared Accounts, each Shared Account Customer will receive their own Deals. See the Important Information About My Wells Fargo Deals section below for more information about Deals for Shared Accounts. The following is a list of cards and account types that are not eligible for My WF Deals (this list may change without prior notice as new cards and accounts are added):

- ATM Cards.
- Credit Purchasing Cards (P-Cards), Travel/Corporate Cards.
- Business Debit Cards and Credit Cards.
- Flexible Spending Account Cards.
- HELOC - Home Equity Line of Credit Accounts.
- Co-brand Credit Cards.

Changes and Cancellations

We reserve the right to modify, cancel, or suspend the My WF Deals program, along with any Deals, terms, participating merchants, and/or Your ability to participate in, access, or use My WF Deals. We also reserve the right to change or modify the My WF Deals Terms from time to time.

If You do not agree with the current My WF Deals Terms at any time, You must not participate in My WF Deals. Your participation in My WF Deals means You agree to the version of the My WF Deals Terms current at the time of Your participation.

Important Information About My Wells Fargo Deals

- To receive Deals, You generally need to make at least one (1) purchase transaction with Your Eligible Card(s) at a merchant.
- To redeem Deals, You must first activate the Deals and then use Your Eligible Card(s) per the terms that are specific to each deal ("Deal Terms") to receive the cash-back benefits. Deal Terms may contain additional requirements for activation or redemption. Purchases must satisfy all the requirements in the My WF Deals Terms and the Deal Terms in order to qualify for the Deal.
- If you have a Shared Account, please note these applicable terms:
  - All Shared Account Customers will be able to redeem the Deals that have been activated by any Shared Account Customer, by using an Eligible Card attached to the Shared Account. In the case of a Shared Account that is a joint deposit account, this can happen even if the Shared Account Customer activating the Deal does not have a debit card attached to that account. On a Shared Account, if You activate a Deal, it is possible that another Shared Account Customer will redeem that Deal if they shop at the merchant first and fulfill the Deal Terms by using an Eligible Card attached to that Shared Account; in this scenario, the cash back credit for that Deal would be applied to the Shared Account.
  - If You are an authorized user of a credit card account, and You use that credit card as an authorized user to redeem a Deal that You have activated, the cash back credit will be applied to the Shared Account associated with that credit card and owned by the account holder, rather than a separate account owned by You.
  - Each Shared Account Customer can also receive Deals from the same merchant at the same time ("Overlapping Deal(s)"). When separate Shared Account Customers activate Overlapping Deals, and then applicable purchases fulfill the Deal Terms of two or more Overlapping Deals, the Overlapping Deal that was activated first will be redeemed first.
- Cash back will not be earned on any portion of a purchase transaction that is paid for with store credit, gift certificates, or other payment types that are not Eligible Cards.
- For purchases, including online orders, please note these applicable terms:
  - Some merchants may process Your purchase as separate shipments and with separate transactions processed to Your account. In this case, the cash back may only be applied to the value of the transaction processed first or, if the minimum purchase amount required in a Deal Term is not fulfilled by the transaction processed first, the cash back may not be applied.
    - You should review each merchant's order confirmation and monitor Your purchases and cash back.
    - If a split shipment occurs, contact the number on the back of your Eligible Card to request further review.
  - The merchant's processing of a purchase may fall outside of the Deal period in some cases due to the merchant's timing in processing the transaction such that the transaction date differs from the date You made the purchase (for example, the transaction date for an online order may be the shipping date and this shipping date may fall outside the Deal period).
    - You should review each merchant's order confirmation and monitor Your purchases and cash back.
    - If this occurs, contact the number on the back of your Eligible Card to request further review.
  - Your transaction will not qualify for the Deal and You will not receive cash back if:
    - it is not made directly with the merchant,
    - it is not made with an Eligible Card,
    - it is made before You activate the Deal or after the Deal's expiration date or
    - Wells Fargo does not receive information that identifies Your transaction as qualifying for the Deal.
- **Please note, if You pay using a digital wallet, or through a third party provider, or if the merchant uses a mobile or wireless card reader to process Your payment, You may not have fulfilled the Deal Terms to redeem the Deal and receive the cash back even when an Eligible Card is used.**
- Cash back or statement credits may be reversed if a qualifying purchase is returned/canceled.
- Individual merchants control all terms and conditions relating to their products and services, including:
  - Rights to return and/or seek a refund (if any),
  - Exclusions or limitations of the Deal, and
  - In most cases, the cash back amounts that may be earned in connection with the Deal.
  - **All returns (if available) must be made through the merchant. We are not responsible for any returns, and all questions about purchases or returns should be directed to the merchant.**

Merchant's Privacy Policy

When redeeming Your Deal(s) online, please remember that the participating merchants operate their websites with different privacy practices. You should review each merchant's website privacy policy, as We have no control over information that is submitted by You to these third parties.

Fraudulent or Abusive Activity

You agree to immediately notify Us if You suspect fraudulent or abusive activity in connection with the My WF Deals program or a Deal, by calling us at the number on the back of Your Eligible Card. If We suspect fraudulent or abusive activity, You will cooperate with Us in any investigation and use any fraud prevention measures We request. Your failure to cooperate or to use prevention measures will mean, to the extent allowed by applicable law, You are liable for all fraudulent use or abusive activity with Your equipment and Your Eligible Card(s) You use to activate the Deal(s). We will, at Our discretion, immediately suspend or terminate access to My WF Deals for any person We suspect of tampering with any aspect of the My WF Deals program or any Deal, or that We believe to be acting in an improper or disruptive way, including to misuse or game the My WF Deals program, and to seek damages from any person as permitted by law.

Crediting Your Account

- Cash back earned for Deals You activate and that are redeemed by You or another Shared Account Customer will display in the "Earned" page of Your My WF Deals website.
- Unless otherwise disclosed in the Deal Terms, cash back earned from Deals will be credited to the Eligible Card You, or another Shared Account Customer, used to redeem the Deal within 60 days of the qualifying transaction posting to your account. For credit cards, the cash back will appear in the form of a statement credit from Wells Fargo. For debit cards, the cash back will appear as a credit from Wells Fargo to the primary deposit account associated with the Eligible Card.

Questions or Disputes

Questions

- If You have a question about the My WF Deals program, please call the number on the back of Your Eligible Card.

Disputes

- If You wish to dispute an Eligible Card transaction or report any other suspected error relating to Your Eligible Card, please see the relevant provisions in the terms and conditions for Your Eligible Card.

Disclosures

Participation in the My Wells Fargo Deals program is subject to the program's Terms and Conditions.

These deals are intended for the sole use of the intended recipient and are non-transferable.

Some products, services, and communications may only be offered in English.

Deposit products offered by Wells Fargo Bank, N.A.
Member FDIC.