

SEND MONEY SERVICE AGREEMENT

Effective July 7, 2020

You can use our send money service (our “*Service*”) to send funds to another person in the U.S. As used in this Agreement, any references to “*us*,” “*we*,” or “*our*” means Green Dot Bank. By using or accessing the Service, you are agreeing to these terms, including any instructions we provide online.

When you use this Service, you authorize us to act as your agent and attorney-in-fact for the limited purpose of communicating with others regarding your instructions, and processing your transfers.

Sending Funds

You can send funds to a recipient in any amount from \$1 to \$500 by (a) inputting the recipient’s email address into our Service so that we can send the recipient an email notifying them that you are sending them funds or (b) inputting the recipient’s mobile phone number into our Service so that we can send the recipient a text message notifying them that you are sending them funds. Carrier message and data rates apply to all text messages. We are not responsible for any loss of funds if you input the incorrect email address or mobile phone number and the recipient completes the transfer. We will debit the funds for the transfer from your card at the time you submit a transfer. In order to receive their money and complete the transfer, the recipient of the pending transfer will need to transfer the money to his or her Green Dot Bank issued bank account or reloadable prepaid debit card (an “Account”). We may, in our sole discretion, offer the recipient other ways to pick up the pending transfer. You may only send up to \$1,000 per day and \$2,500 in any 30 day period using our Service, in the aggregate from all your cards issued by Green Dot Bank. For security reasons, we may also limit the number of transfers you can make using the Service.

You agree not to impersonate another person or send any messages that are fraudulent or offensive. If the recipient fails to claim the transfer within 10 days, or if the transfer cannot be made for any other reason, we will notify you and return the funds to your card.

Receiving Funds

If another person (a “Sender”) instructs us to transfer funds to you, you represent to us that you are the person intended by the Sender to receive the funds and, if applicable, you authorize us to deposit the funds to your Account. As with sending funds, you acknowledge that there will be a delay between the time you are notified of a pending transfer and the date funds are transferred. You may only receive up to \$1,000 per day and \$2,500 in any 30 day period through our Service. For security reasons, we may also limit the number of transfers you can receive through the Service.

Declined and Reversed Transactions

We may decline to complete a transfer if: (a) we believe it may involve or result in a violation of law or expose us to liability or risk of loss; (b) we are unable to authenticate the sender or intended recipient; (c) there are insufficient available funds for the transfer; (d) the transfer instruction is unclear, ambiguous or incomplete; (e) we identify a security risk involving the transaction; or (f) as otherwise stated in this agreement. If a transfer is rejected for any reason, we will notify you and return the funds to your card.

Cancelling and Changing Transfer Instructions

You may cancel a transfer by following the instructions provided on the greendot.com website prior to the time the recipient acknowledges and completes the transfer. PLEASE NOTE THAT ONCE YOU SEND MONEY TO ANOTHER PERSON AND THAT TRANSFER IS CLAIMED, THAT TRANSFER CANNOT BE CANCELLED AND WE CANNOT RECOVER THE MONEY.

Termination

We may modify or discontinue the Service, with or without notice, without liability to you at any time. We may suspend or terminate your access to or use of the Service at any time without cause. We may immediately suspend your use of the Service if you breach this or any other agreement with us, we have reason to believe there has been or may be an unauthorized use of your card.