CASHBACK TERMS AND CONDITIONS

Threely Dimensions Inc. ("Tria")

Last Updated: 18th November 2026

IMPORTANT NOTICE: THESE CASHBACK TERMS AND CONDITIONS CONTAIN IMPORTANT PROVISIONS THAT AFFECT YOUR LEGAL RIGHTS, INCLUDING LIMITATIONS OF LIABILITY, DISCLAIMERS OF WARRANTIES, AND DISPUTE RESOLUTION MECHANISMS. BY PARTICIPATING IN THE CASHBACK PROGRAM, YOU AGREE TO BE BOUND BY THESE CASHBACK TERMS. IF YOU DO NOT AGREE, YOU MUST CEASE PARTICIPATION IN THE CASHBACK PROGRAM IMMEDIATELY.

These Cashback Terms and Conditions (**"Cashback Terms"**) constitute a binding legal agreement between you (**"you"** or **"your"**) and Threely Dimensions Inc. (**"Tria"**, **"we"**, **"us"**, or **"our"**) concerning your participation in the Tria Cashback Program (the **"Program"**) in connection with your use of the Tria platform (the **"Platform"**) and any Tria Spend Card issued to you.

These Cashback Terms should be read together with the Terms of Service, Privacy Policy, and Prohibited Use Policy (together, the **"General Terms"**), each of which is incorporated herein by reference. Capitalised terms not defined herein shall have the meanings ascribed to them in the General Terms. In the event of any conflict between these Cashback Terms and the General Terms, these Cashback Terms shall prevail with respect to the Program.

These Cashback Terms govern the Program from its inception in September 2025. The terms applicable to the period from September 2025 through 31 May 2026 (the **"Historical Period"**) are set out in Section 4. The terms applicable from 1 June 2026 onwards (the **"New Program Period"**) are set out in Sections 5 through 13 of these Cashback Terms. These Cashback Terms also govern the Joining Bonus and any other Statement Credit Offer.

1. DEFINITIONS

"Account" means your Tria account as defined in the General Terms.

"Applicable Law" has the meaning ascribed to it in the General Terms.

"Badge Boost" means the additional Cashback percentage that applied, until 30 September 2026, to eligible users who held an active Staking Badge, as set out in Section 9 and Schedule 2 of the Program Schedule.

"Base Cashback Rate" means the Cashback rate that applies to Eligible Spend up to and including the Monthly Spend Cap for your Membership Tier, as set out in Schedule 1 of the Program Schedule.

"Card" means any Tria Spend Card issued to you under the Card Program and linked to your Account.

"Cardholder Agreement" means the U.S. Card Terms or International Card Terms (as applicable based on your residency) governing your use of the Card, as defined in the Terms of Service.

"Card Program" has the meaning ascribed to it in the General Terms.

"Card Program Provider" has the meaning ascribed to it in the General Terms.

"Cashback" means the reward amount calculated as a percentage of Eligible Spend in accordance with these Cashback Terms and delivered to you as TLP or in Eligible Stablecoins in accordance with Section 11.2.

"Cashback Period" means each calendar month during which Eligible Spend is tracked and Cashback is accrued, or such other period as Tria may specify from time to time.

"Digital Asset Wallet" has the meaning ascribed to it in the General Terms.

"Distribution Date" means the date on which accrued Cashback is delivered to you, whether by crediting TLP or by transferring Eligible Stablecoins to your Digital Asset Wallet, as determined by Tria in accordance with these Cashback Terms and Schedule 5 of the Program Schedule.

"Eligible Spend" means the aggregate value in United States Dollars ("USD") of Eligible Transactions made using your Card(s) during a Cashback Period, calculated at the account level across all Cards linked to your Account.

"Eligible Stablecoins" means USDC and/or USDT, or such other stablecoins as Tria may designate from time to time by updating the Program Schedule.

"Eligible Transaction" means a Card transaction that qualifies for Cashback in accordance with Section 7 of these Cashback Terms.

"Excluded Transaction" means a transaction that does not qualify for Cashback, as set out in Section 8 of these Cashback Terms.

"Historical Period" means the period from September 2025 through 31 May 2026 during which the Program operated prior to the adoption of these Cashback Terms.

"Joining Bonus" means the Statement Credit Offer for new users described in Section 13.2.

"Membership" means a Tria card membership plan (currently Lite, Pro, or Max), whether paid for or provided by Tria free of charge, that is active on your Account, including during any grace period that Tria allows after it expires.

"Membership Tier" means the tier of your Membership (Lite, Pro, or Max) that determines your Base Cashback Rate, Monthly Spend Cap, and Reduced Rate, as further described in Section 6.3.

"Monthly Spend Cap" means the monthly Eligible Spend threshold up to which the Base Cashback Rate applies for each Membership Tier, as set out in Schedule 1 of the Program Schedule.

"New Program Period" means the period commencing on 1 June 2026 during which the Program operates under these Cashback Terms.

"Program" means the Tria Cashback Program operated by Tria in connection with the Card Program, as described in these Cashback Terms, including the Joining Bonus and any other Statement Credit Offer.

"Program Schedule" means the schedule appended to these Cashback Terms setting out applicable rates, caps, badge details, eligible stablecoins, exclusions, and distribution schedule, as updated by Tria from time to time.

"Rain" means Rain Products, Inc., the provider of the Raindrops rewards program under which TLP are issued, and any successor provider of that program.

"Rain Rewards Terms" means the Raindrops Rewards Terms of Service between you and Rain that govern TLP, as made available on the Platform and amended by Rain from time to time.

"Reduced Rate" means the lower Cashback rate applicable to Eligible Spend above the Monthly Spend Cap for the applicable Membership Tier, as set out in Schedule 1 of the Program Schedule.

"Staking Badge" means a badge earned through the Tria staking program in accordance with the applicable Staking Terms.

"Staking Terms" means the terms and conditions governing the Tria staking program as published on the Platform from time to time.

"Statement Credit" means a credit applied to your Card statement balance when you redeem TLP in accordance with the Rain Rewards Terms.

"Statement Credit Offer" means the Joining Bonus and any other offer under which Tria makes a reward available to you as TLP, as described in Section 13.

"Supported Blockchain" means the blockchain networks supported by Tria for the delivery of Eligible Stablecoins, including the Ethereum Blockchain, Polygon Blockchain, Optimism Blockchain, and Arbitrum Blockchain, and any other network Tria may designate from time to time.

"TLP" or "Tria Loyalty Points" means the loyalty reward points known as "Raindrops" that are issued by Rain under the Rain Rewards Terms and shown on the Platform as Tria Loyalty Points, as further described in Section 12.

"Update Effective Date" means 18 November 2026, or such later date as Tria announces on the Platform as the date from which Cashback is delivered as TLP.

2. ELIGIBILITY

2.1 To be eligible to participate in the Program and receive Cashback, you must:

(a) hold an active Account in good standing;

(b) hold one or more active Cards linked to your Account;

(c) not be in breach of these Cashback Terms, the General Terms, or the applicable Cardholder Agreement; and

(d) not be subject to any suspension, restriction, or termination of your Account or Card privileges.

2.2 Your eligibility to participate in the Program is subject to Applicable Law in your jurisdiction. Tria reserves the right to restrict, suspend, or terminate your participation in the Program if your continued participation would violate Applicable Law or the requirements of any Card Program Provider or payment network.

2.3 Tria makes no representation that the Program is available or appropriate in all jurisdictions. It is your responsibility to determine whether your participation in the Program is lawful in your jurisdiction.

2.4 **Active Membership.** Cashback accrues only on Eligible Transactions posted while you hold an active Membership. If your Membership expires and is not renewed by the end of any grace period that Tria allows, no Cashback accrues on transactions posted after that grace period ends unless and until you activate a new Membership. The expiry of your Membership does not affect Cashback already accrued, which remains subject to these Cashback Terms.

3. GENERAL TERMS OF THE PROGRAM

3.1 The Program allows eligible users to earn Cashback on Eligible Transactions made using their Card(s). Cashback is calculated as a percentage of Eligible Spend during each Cashback Period and delivered to you as TLP or in Eligible Stablecoins on the applicable Distribution Date, in accordance with Section 11. The Program also includes the Joining Bonus and any other Statement Credit Offer described in Section 13.

3.2 The Program is offered by Tria at the platform level in connection with the Card Program. Tria is not the issuer of any Card, and Cashback is offered by Tria independently of any Card Program Provider obligations. Nothing in these Cashback Terms creates any obligation on the part of any Card Program Provider to fund, guarantee, or otherwise support the Cashback.

3.3 Tria reserves the right to modify, suspend, or terminate the Program at any time in accordance with Section 14 of these Cashback Terms.

3.4 Cashback is not a financial product, investment, or guaranteed return. Cashback accrued under the Program does not bear interest and has no value other than the TLP or Eligible Stablecoin amount delivered to you in accordance with these Cashback Terms.

3.5 **Separate Product Rewards.** Tria may offer rewards for particular products or features available on or through the Platform under separate terms (for example, the Packs Rewards Terms). Those rewards are governed by their own terms and do not form part of the Program unless those terms say otherwise.

4. HISTORICAL PERIOD (01 SEPTEMBER 2025 - 31 MAY 2026)

4.1 The Program has been in operation since September 2025. During the Historical Period, the Program operated on the basis of the following terms as communicated to users through the Platform:

(a) Cashback Rates. The following rates applied to all Eligible Spend during the Historical Period:

Card Type	Cashback Rate
Virtual Card	1.5%
Signature Card	4.5%
Premium Card	6.0%

(b) Exclusions. ATM disbursements, gaming transactions, and gambling transactions were excluded from Cashback accrual during the Historical Period.

(c) No Monthly Spend Cap. No Monthly Spend Cap applied during the Historical Period. Cashback was calculated on the full Eligible Spend without a monthly ceiling.

(d) Annual Limit. A USD 100,000 annual Cashback limit per user was communicated to users during the Historical Period. Tria exercised its discretion to honour Cashback accrued in excess of this limit where amounts were distributed to users.

(e) Staking Badge Boost. Users who held an active Staking Badge under the Staking Terms were eligible to receive a Badge Boost in addition to their applicable Base Cashback Rate throughout the Historical Period. As no Monthly Spend Cap applied during the Historical Period, the Badge Boost was calculated on the full Eligible Spend without a ceiling. The Badge Boost rates applicable during the Historical Period are as set out in Schedule 2 of the Program Schedule.

4.2 **Distributions for the Historical Period.** Cashback for the Historical Period was distributed as follows:

(a) Cashback accrued on Eligible Spend up to and including 31 January 2026 was distributed on 12 May 2026.

(b) Cashback accrued on Eligible Spend from 1 February 2026 through 31 May 2026 was made available to users to claim on the Platform from 31 August 2026.

4.3 These Cashback Terms are intended to document and ratify the terms on which the Program operated during the Historical Period. To the extent that any user participated in the Program during the Historical Period, that participation is acknowledged by Tria and the terms in this Section 4 represent Tria's good-faith record of the Program as operated during that period.

4.4 The terms in this Section 4 apply exclusively to the Historical Period. The terms set out in Sections 5 through 13 apply to the New Program Period commencing 1 June 2026.

5. NEW PROGRAM PERIOD - COMMENCEMENT AND OVERVIEW

5.1 The New Program Period commences on 1 June 2026. From that date, Cashback is calculated in accordance with the tiered rate structure, Monthly Spend Caps, Membership Tier provisions, and (until 30 September 2026) Badge Boost provisions set out in Sections 6 through 10 and the Program Schedule.

5.2 Your continued use of the Card and/or participation in the Program from 1 June 2026 constitutes your acceptance of these Cashback Terms in full.

5.3 **Updated Cashback Terms.** These Cashback Terms were updated with effect from the Update Effective Date, including to provide for the delivery of Cashback as TLP, the renamed Membership Tiers, and the Joining Bonus. Tria may ask you to accept the updated Cashback Terms on the Platform. Whether or not you do so, your continued use of the Card and/or participation in the Program on or after the Update Effective Date constitutes your acceptance of the updated Cashback Terms in full. Acceptance of the Rain Rewards Terms is dealt with separately in Section 12.3.

6. CASHBACK RATE STRUCTURE

6.1 **Base Cashback Rate and Monthly Spend Cap.** Subject to Section 6.3, your Base Cashback Rate, Monthly Spend Cap, and Reduced Rate are determined by your Membership Tier, as set out in Schedule 1 of the Program Schedule:

Membership Tier	Base Cashback Rate	Monthly Spend Cap	Reduced Rate (above Cap)
Lite	1.5%	USD 1,000	0.5%
Pro	4.5%	USD 1,000	1.0%
Max	6.0%	USD 2,000	1.0%

The Virtual Card, Signature Card, and Premium Card tiers have been renamed Lite, Pro, and Max, respectively. The rates that applied earlier in the New Program Period are set out in Schedule 1 of the Program Schedule.

6.2 **Tiered Calculation**. For any Cashback Period:

(a) Your Base Cashback Rate applies to Eligible Spend up to and including your Monthly Spend Cap.

(b) Your Reduced Rate applies to Eligible Spend above your Monthly Spend Cap.

(c) The Monthly Spend Cap resets at the start of each calendar month.

Example: *Pro Membership — USD 1,500 Eligible Spend in a month:*
First USD 1,000 at 4.5% = USD 45.00
Remaining USD 500 at 1.0% = USD 5.00
Total Cashback: USD 50.00

6.3 **Membership Tier — Multiple Cards**

(a) Your Membership Tier is determined by the Membership active on your Account. If more than one Membership Tier applies to your Account at the same time, your highest Membership Tier applies.

(b) The Base Cashback Rate, Monthly Spend Cap, and Reduced Rate of your Membership Tier will apply to the aggregate Eligible Spend across all Cards linked to your Account.

(c) The hierarchy of Membership Tiers, from highest to lowest, is: Max > Pro > Lite.

(d) If your Membership Tier changes during a Cashback Period, Cashback on each Eligible Transaction is calculated using the Membership Tier that applies to your Account when Tria processes that transaction.

Example: *If your Account has a Pro Membership and holds both a virtual Card and a physical Card, all Eligible Spend across both Cards will be calculated at Pro rates (4.5% up to USD 1,000; 1.0% above).*

6.4 **Additional and Promotional Rates.** Tria may from time to time offer additional, enhanced, or promotional Cashback rates, caps, or other benefits for particular merchants, products, services, transaction categories, campaigns, or users, as shown on the Platform. Where an offer is made under its own terms, those terms govern that offer. Otherwise, unless the Platform states otherwise:

(a) any such offer is in addition to, and does not change, the rates set out in Schedule 1 of the Program Schedule;

(b) Eligible Spend that earns an additional or enhanced rate may be calculated outside, and need not count towards, the Monthly Spend Cap;

(c) each offer is subject to the conditions and exclusions shown on the Platform and to these Cashback Terms; and

(d) Tria may change, suspend, or withdraw any offer at any time, without affecting Cashback already accrued under it.

7. ELIGIBLE TRANSACTIONS

7.1 The following transactions qualify as **Eligible Transactions** for the purposes of Cashback accrual:

(a) purchases of goods and services made at merchants that accept the Card through the applicable Card Network; and

(b) such other transaction types as Tria may designate from time to time by updating the Program Schedule.

7.2 Eligible Transactions are tracked and calculated at the account level across all Cards linked to your Account. Cashback is not calculated separately for each individual Card.

7.3 The USD value of each Eligible Transaction is determined at the time the transaction is posted to your Account, in accordance with the applicable Cardholder Agreement.

8. EXCLUDED TRANSACTIONS

8.1 The following transactions are **Excluded Transactions** and do not qualify for Cashback accrual:

(a) ATM disbursements and cash withdrawals of any kind;

(b) gaming transactions, as identified by applicable merchant category codes;

(c) gambling transactions, including online and offline betting, casino transactions, and wagering, as identified by applicable merchant category codes;

(d) cash advances and cash-like transactions, including purchases of money orders, traveller's cheques, foreign currency, wire transfers, cryptocurrency, and other digital or virtual currency;

(e) person-to-person transfers and account-funding transactions that transfer currency;

(f) balance repayments and payments made to your Account;

(g) foreign exchange conversions undertaken outside of a standard purchase transaction;

(h) purchases of digital goods, including transactions processed under merchant category code 5816;

(i) purchases of precious metals, including bullion, coins, and bars;

(j) mobile phone top-ups and other purchases of prepaid telecommunications credit;

(k) fees, charges, and interest payable to Tria or any Card Program Provider, including Membership fees and Card fees;

(l) purchases of digital collectible packs ("Packs") or other randomised products or digital collectibles offered on or through the Platform, and of any other product or feature offered on or through the Platform whose terms provide that it does not earn Cashback;

(m) transactions that are reversed, refunded, or the subject of a successful Chargeback and any Cashback accrued on such transactions will be clawed back or offset against future Cashback accruals in accordance with Section 11.4; and

(n) any transaction constituting a Prohibited Use under the Prohibited Use Policy.

Each category of Excluded Transaction applies regardless of the merchant category code under which a transaction is processed. Tria may determine whether a transaction falls within a category based on its merchant category code, the identity of the merchant, the nature of the goods or services purchased, or any other information available to Tria.

8.2 Tria reserves the right to update the list of Excluded Transactions from time to time by updating the Program Schedule. Tria will use reasonable efforts to notify you of any material changes to the exclusions list in advance of their taking effect.

8.3 In the event of any dispute regarding whether a transaction is an Eligible Transaction or an Excluded Transaction, Tria's determination shall be final, subject to any rights you may have under the dispute resolution provisions of the General Terms.

9. STAKING BADGE BOOST (ENDED 30 SEPTEMBER 2026)

9.1 Until 30 September 2026, users who held an active Staking Badge under the Staking Terms were eligible to receive a Badge Boost in addition to their Base Cashback Rate. The Badge Boost ended on 30 September 2026 and does not apply to Eligible Transactions made on or after 1 October 2026.

9.2 The Badge Boost that applied to each Staking Badge level until 30 September 2026 is set out in Schedule 2 of the Program Schedule and reproduced below for convenience:

Staking Badge	Badge Boost
Seed	+0.25%
Growth	+0.50%
Momentum	+1.00%
VIP	+1.50%
VIP Infinity	+2.00%

9.3 **Scope of Badge Boost.** During the New Program Period, the Badge Boost applied only to Eligible Spend up to and including the Monthly Spend Cap applicable to your Membership Tier. The Badge Boost did not apply to Eligible Spend above the Monthly Spend Cap (i.e., Eligible Spend subject to the Reduced Rate).

Example: *Signature Card holder with Momentum Badge (+1.00%) — USD 1,500 Eligible Spend:*
First USD 1,000: 4.5% (Base) + 1.0% (Badge Boost) = 5.5% = USD 55.00
Remaining USD 500: 1.0% (Reduced Rate, no Badge Boost) = USD 5.00
Total Cashback: USD 60.00

9.4 A Badge Boost was available only for so long as the applicable Staking Badge remained active on your Account in accordance with the Staking Terms. Tria will not be liable for any loss of Badge Boost resulting from the expiry, downgrade, withdrawal, or slashing of a Staking Badge, or from the end of the Badge Boost.

9.5 Badge eligibility and badge status are governed by the Staking Terms. In the event of any conflict between these Cashback Terms and the Staking Terms in relation to Badge eligibility or status, the Staking Terms shall prevail.

10. ACCOUNT-LEVEL AGGREGATION

10.1 Cashback is calculated at the account level. Where your Account has more than one Card linked to it, the Eligible Spend from all such Cards is aggregated for the purposes of calculating your total Eligible Spend for each Cashback Period.

10.2 The Monthly Spend Cap applies to aggregate Eligible Spend across all Cards on your Account, not to each Card individually.

Example: *Two Cards on one Account with a Pro Membership, each used to spend USD 800 in a month:*
Aggregate Eligible Spend: USD 1,600
First USD 1,000 at 4.5% = USD 45.00
Remaining USD 600 at 1.0% = USD 6.00
Total Cashback: USD 51.00

10.3 Where Cashback is delivered in Eligible Stablecoins, it is distributed to the Digital Asset Wallet connected to your Account. Where multiple Digital Asset Wallets are connected to your Account, Tria will distribute Cashback to the primary wallet as designated in your Account settings. You are responsible for ensuring that your designated wallet is active and capable of receiving Eligible Stablecoins.

11. DISTRIBUTION OF CASHBACK

11.1 **Distribution Schedule**. Cashback accrued during each Cashback Period will be delivered to you in accordance with the distribution schedule set out in Schedule 5 of the Program Schedule, as updated by Tria from time to time. Tria reserves the right to adjust the distribution schedule upon reasonable notice to you.

11.2 **Form of Delivery**

(a) Tria will deliver Cashback either as TLP or in Eligible Stablecoins, as set out in this Section 11.2. References in these Cashback Terms to the distribution of Cashback include its delivery as TLP.

(b) Cashback accrued on Eligible Transactions posted before the Update Effective Date will be delivered in Eligible Stablecoins. However, if you have accepted the updated Cashback Terms and the Rain Rewards Terms on the Platform, Tria may, at its discretion, deliver any such Cashback that has not yet been distributed as TLP instead.

(c) Cashback accrued on Eligible Transactions posted on or after the Update Effective Date will be delivered as TLP, subject to Section 12.3. However, Tria may, at its discretion, deliver any such Cashback in Eligible

Stablecoins instead, including where TLP cannot be issued to you for any reason (for example, because of minting limits, approvals required by Rain, or technical or operational reasons) or where Rain suspends or discontinues the issue of TLP or the Raindrops rewards program, in whole or in part.

(d) Once Cashback has been credited to you as TLP, Tria will not deliver that Cashback again in Eligible Stablecoins or in any other form, including if Rain later suspends or discontinues the Raindrops rewards program. TLP already credited to you remain subject to the Rain Rewards Terms.

(e) Where Cashback is delivered in Eligible Stablecoins, it will be distributed to your connected Digital Asset Wallet, and the specific Eligible Stablecoin (USDC and/or USDT) will be determined by Tria, having regard to network availability and operational factors. Tria will use reasonable efforts to notify you in advance of the Eligible Stablecoin to be used for a given distribution.

(f) Cashback distributed to your Digital Asset Wallet will be delivered on a Supported Blockchain as designated by Tria. You are responsible for ensuring that your connected Digital Asset Wallet is capable of receiving Eligible Stablecoins on the relevant Supported Blockchain. Tria will not be responsible for any loss arising from your Digital Asset Wallet's failure to receive or process a Cashback distribution.

(g) Blockchain transaction fees applicable to the delivery of Cashback to your Digital Asset Wallet are as described in the General Terms. Tria reserves the right to deduct applicable Blockchain Fees from your Cashback distribution or to set a minimum distribution threshold to account for Blockchain Fees.

11.3 **Minimum Distribution Threshold**. Tria reserves the right to set a minimum accrued Cashback threshold below which a distribution will not be made in a given Cashback Period. Any Cashback below the minimum threshold will be carried forward to the next Cashback Period. Tria will notify you of any applicable minimum threshold via the Platform or by such other means as Tria may determine.

11.4 **Reversed or Refunded Transactions**. If an Eligible Transaction on which Cashback was accrued is subsequently reversed, refunded, or the subject of a successful Chargeback, Tria reserves the right to:

(a) deduct the corresponding Cashback from accrued but undistributed Cashback; or

(b) where the Cashback has already been distributed (including as TLP, whether or not redeemed), offset the amount against future Cashback accruals or recover it in accordance with Section 11.7.

11.5 **Account Termination, Card Closure, Suspension, and Forfeiture**

(a) Account Termination. If your Account is terminated or deleted for any reason, any Cashback accrued but not yet distributed will be forfeited with immediate effect. You will have no entitlement to receive, access, or claim accrued Cashback following the termination or deletion of your Account.

(b) Card Closure. If your Card account (your account with the Card issuer under the Cardholder Agreement) is closed for any reason (whether at your request or by Tria or any Card Program Provider), all Cashback accrued but not yet distributed is forfeited with immediate effect, whether or not your Account remains active. The same applies if any Card linked to your Account is cancelled or permanently deactivated by Tria or any Card Program Provider because of a breach of these Cashback Terms, the General Terms, or the Cardholder Agreement, a Prohibited Use, suspected fraud, or on compliance or regulatory grounds. Closing a Card for inactivity, or replacing or reissuing a Card (including a lost, stolen, damaged, or expired Card), does not by itself cause forfeiture.

(c) Card or Account Suspension. If your Card or Account is suspended or restricted (including while a compliance or regulatory review is carried out), Tria may withhold all Cashback accrued but not yet distributed and is not obligated to make any distribution during the suspension. If the suspension is lifted without any finding of a breach, Prohibited Use, or violation of Applicable Law, the withheld Cashback will be distributed in accordance with Schedule 5 of the Program Schedule. If your Card account is closed, or Tria determines that the conduct giving rise to the suspension constitutes a breach of these Cashback Terms, the General Terms, or the Cardholder Agreement, a Prohibited Use, or a violation of Applicable Law, the withheld Cashback is forfeited with immediate effect.

(d) Compromised Accounts. Tria accepts no liability for any Cashback that has been distributed to, or lost from, an Account that has been compromised, hacked, or accessed by an unauthorised third party. It is your sole responsibility to maintain the security of your Account credentials and connected Digital Asset Wallet and to notify Tria promptly of any suspected unauthorised access.

(e) TLP Already Credited. TLP already credited to you are governed by the Rain Rewards Terms, under which all TLP are forfeited if your Card account is closed for any reason. You should redeem your TLP before your Card account is closed. Tria may also request that Rain revoke unredeemed TLP in the circumstances set out in Section 12.6.

(f) Application. Sections 11.5(b) and 11.5(c) apply to any closure, cancellation, deactivation, or suspension occurring on or after the Update Effective Date, including in respect of Cashback accrued before that date. Any closure, cancellation, deactivation, or suspension before the Update Effective Date remains governed by the version of these Cashback Terms in effect at that time.

11.6 **Prohibited Use and Cashback Abuse**

11.6.1 Where Tria determines that Cashback was accrued on transactions that constitute Excluded Transactions, including transactions that constitute a Prohibited Use under the Prohibited Use Policy, such Cashback was never legitimately earned under the Program. Tria reserves the right to:

(a) decline to distribute any Cashback accrued on such transactions; and

(b) where Cashback accrued on such transactions has already been distributed, recover the amount from accrued but undistributed Cashback or by such other reasonable means as Tria may determine.

11.6.2 Without limiting the generality of the foregoing, the following activities constitute abuse of the Program and will result in the forfeiture of all Cashback accrued on your Account but not yet distributed, including Cashback accrued on transactions that are not themselves Excluded Transactions:

(a) generating artificial, circular, or structured transactions designed primarily or solely to accumulate Cashback rather than to make genuine purchases of goods and services ("Transaction Farming");

(b) using the Card in a manner that contravenes Card Network rules or Card Program Provider requirements;

(c) any Prohibited Use, or any other activity that Tria determines to be fraudulent, abusive, or suspicious; and

(d) any other conduct that Tria determines, in its sole discretion, to be an attempt to exploit or manipulate the Program.

11.6.3 Tria's determination that transactions constitute Excluded Transactions, Prohibited Use, or Program abuse is final, subject to any rights you may have under the dispute resolution provisions of the General Terms.

11.6.4 Where Tria determines that any activity described in Section 11.6.2 has occurred, Tria may also:

(a) request that Rain revoke any unredeemed TLP issued to you under these Cashback Terms;

(b) recover any Cashback already distributed, including the value of any TLP already redeemed, in accordance with Section 11.7; and

(c) suspend or terminate your participation in the Program.

11.6.5 This Section 11.6 applies whether or not your Card or Account is closed, suspended, or terminated.

11.7 **Recovery and Set-Off**. Where any amount is recoverable by Tria under these Cashback Terms, including Cashback or TLP delivered in error, on Excluded Transactions, or in breach of these Cashback Terms (and the value of any such TLP already redeemed), Tria may recover it in one or more of the following ways:

(a) by deducting it from Cashback accrued but not yet distributed, or from future Cashback or other rewards;

(b) by requesting that Rain revoke unredeemed TLP under Section 12.6;

(c) by setting it off against any other amount Tria owes you, including under other Tria rewards programs;

(d) by requiring you to repay it within the time Tria specifies; or

(e) by treating any unpaid amount as a debt you owe Tria and recovering it by any lawful means.

12. STATEMENT CREDITS AND TRIA LOYALTY POINTS

12.1 **Nature of TLP**. TLP are loyalty reward points issued by Rain under the Rain Rewards Terms. Tria does not issue TLP; it requests that Rain issue TLP to you for the Cashback and Statement Credit Offers described in these Cashback Terms. TLP are loyalty rewards only. They are not cash, electronic money, stored value, a deposit, a security, or a digital asset owned by you, and they are not your property. TLP have no cash value and cannot be withdrawn, exchanged for cash or digital assets, transferred to another person, or sold, bartered, or traded.

12.2 **Rain Rewards Terms**. Once credited to you, TLP are governed by the Rain Rewards Terms, which are an agreement between you and Rain. Tria is not a party to the Rain Rewards Terms. The Rain Rewards Terms govern how TLP are held, become available for redemption, are redeemed, and are adjusted, revoked, or forfeited by Rain. These Cashback Terms govern your eligibility for, and the amount and timing of, Cashback and Statement Credit Offers, and Tria's rights to withhold, forfeit, reverse, and recover them, including under Sections 11.5 to 11.7 and Section 12.6, which apply in addition to the Rain Rewards Terms.

12.3 **Acceptance of the Rain Rewards Terms**

(a) You must accept the Rain Rewards Terms before any TLP can be credited to you. Tria may require you to accept the Rain Rewards Terms in order to continue using the Platform.

(b) Until you accept the Rain Rewards Terms, Cashback that would otherwise be delivered as TLP continues to accrue and is held by Tria. It will be delivered as TLP after you accept, in accordance with Schedule 5 of the Program Schedule.

(c) If you have not accepted the Rain Rewards Terms by the end of 12 months after the end of the Cashback Period in which any held Cashback accrued, that Cashback is forfeited, unless Tria elects to deliver it in Eligible Stablecoins under Section 11.2(c).

12.4 **Value of TLP**. Cashback and Statement Credit Offers are calculated in USD. When they are delivered as TLP, the number of TLP credited is the USD amount divided by the statement credit redemption value of one TLP under the Rain Rewards Terms at the time the TLP are issued (currently USD 0.01 per TLP, so USD 1.00 equals 100 TLP), rounded down to the nearest whole TLP.

12.5 **Redeeming TLP for Statement Credits**

(a) TLP are not applied to your Card balance automatically. To use them, you must redeem them on the Platform in accordance with the Rain Rewards Terms.

(b) A Statement Credit is applied to your Card statement balance and may be used only towards amounts owed on your Card account or future Card spend. Except where Applicable Law requires otherwise, Statement Credits cannot be withdrawn, transferred to your Digital Asset Wallet, or refunded or paid out as cash. TLP are not counted toward your spending power until you redeem them. Tria may limit the TLP that you can redeem at any time to the amount then owed on your Card account.

(c) A redemption cannot be reversed once it has been made.

(d) Rain may make other redemption options available under the Rain Rewards Terms. Tria does not guarantee that any redemption option will be available and is not responsible for any redemption made through Rain or its partners.

(e) Under the Rain Rewards Terms, all TLP are forfeited if your Card account is closed for any reason, and Rain may adjust, revoke, or suspend TLP in the circumstances described in the Rain Rewards Terms. You should redeem your TLP before your Card account is closed.

12.6 **Reversal of TLP at Tria's Request**. You agree that Tria may request that Rain reverse (revoke) any TLP issued to you under these Cashback Terms that have not been redeemed, where Tria determines that those TLP:

(a) were issued in error, including in an incorrect amount or to the wrong person;

(b) were issued for Cashback or under a Statement Credit Offer that was not earned, or in respect of conduct that breaches these Cashback Terms, the General Terms, or the Cardholder Agreement, including any activity described in Section 11.6; or

(c) were not redeemed by the end of any redemption period that applies to them under Section 12.7.

12.7 **Redemption Period**. No redemption period or expiry currently applies to TLP issued under these Cashback Terms. Tria may set a redemption period for TLP issued under a future Statement Credit Offer, or for TLP issued after a future amendment to these Cashback Terms, but only if that period is stated on the Platform or in these Cashback Terms before those TLP are issued. TLP not redeemed by the end of any such period may be reversed under Section 12.6(c).

12.8 **Support**. Tria is not responsible for Rain's obligations under the Rain Rewards Terms. If you have a question or concern about TLP, please contact Tria support first, which will help you or direct you to Rain as provided in the Rain Rewards Terms.

13. JOINING BONUS AND OTHER STATEMENT CREDIT OFFERS

13.1 **Statement Credit Offers**. Tria may make Statement Credit Offers available from time to time. Each Statement Credit Offer is delivered as TLP and is subject to these Cashback Terms, the Rain Rewards Terms, and any additional conditions shown on the Platform for that offer (including eligibility, amount, offer period, and any redemption period). Unless the Platform states otherwise for a particular offer, TLP received under a Statement Credit Offer may be redeemed only for Statement Credits. Tria may change, suspend, or end any Statement Credit Offer at any time, without affecting any reward that you have already qualified for.

13.2 **Joining Bonus**

(a) You qualify for the Joining Bonus if you create a new Account, purchase any Membership within 7 days after creating it, and meet the eligibility requirements in Section 2.1.

(b) The Joining Bonus is USD 10, delivered as TLP. It is available only once per person and per Account, and is not available on Membership renewals or upgrades.

(c) Once you qualify, you may claim the Joining Bonus on the Platform at any time after you have accepted these Cashback Terms and the Rain Rewards Terms. There is no deadline for claiming it.

(d) The Joining Bonus is for Card spend only. It can be redeemed only for a Statement Credit and cannot be withdrawn, transferred, or exchanged for cash or digital assets.

(e) If the payment for your Membership is refunded, reversed, or charged back, or Tria determines that you obtained the Joining Bonus in breach of these Cashback Terms (including by using more than one Account), you are not entitled to the Joining Bonus, and Tria may reverse it under Section 12.6 or recover its value under Section 11.7.

(f) Joining Bonuses for which users qualified before the Update Effective Date (including under earlier promotional versions of the offer) will continue to be delivered in the form in which they were offered before that date, and Sections 13.2(b) to 13.2(d) do not apply to them.

14. MODIFICATIONS AND TERMINATION

14.1 Tria reserves the right to modify, suspend, or terminate the Program, or to amend these Cashback Terms (including the Program Schedule), at any time and at its sole discretion. Any amendment will be effective immediately upon posting unless Tria specifies a later effective date.

14.2 Where a modification materially reduces your Cashback entitlement on a prospective basis, Tria will use reasonable efforts to notify you of such changes in advance. Changes to the Program Schedule, including adjustments to rates, caps, badge levels, the exclusions list, and the distribution schedule, may be made at any time.

14.3 Your continued participation in the Program following the posting of any amendment constitutes your acceptance of the amended Cashback Terms.

14.4 Tria may terminate your participation in the Program at any time, with or without notice, if:

(a) you are in breach of these Cashback Terms, the General Terms, or the applicable Cardholder Agreement;

(b) your Account or Card privileges are suspended or terminated;

(c) Tria determines, in its sole discretion, that your continued participation constitutes or may constitute a violation of Applicable Law or the requirements of any Card Program Provider or payment network; or

(d) Tria terminates the Program in its entirety.

14.5 Termination of your participation in the Program will not affect any Cashback that has already been distributed to you, including TLP already credited (which remain subject to the Rain Rewards Terms), except as provided in Sections 11.6, 11.7, and 12.6.

15. DISCLAIMERS AND LIMITATION OF LIABILITY

15.1 The Program is offered on an "as is" and "as available" basis. Tria makes no representation or warranty that:

(a) Cashback will accrue at any particular rate or in any minimum amount;

(b) the Program will operate on a continuous, uninterrupted, or error-free basis;

(c) any particular Eligible Stablecoin will be available for distribution at the time of a distribution;

(d) the market or exchange value of any Eligible Stablecoins distributed as Cashback will be maintained, remain stable, or increase at any time following distribution; or

(e) TLP, any redemption option for TLP, or the Raindrops rewards program will remain available.

15.2 Tria expressly disclaims all liability for:

(a) any fluctuation in the value of Eligible Stablecoins following distribution to your Digital Asset Wallet;

(b) any failure or delay in Cashback distribution arising from blockchain network congestion, technical failures, smart contract errors, or other circumstances beyond Tria's reasonable control;

(c) any loss of Cashback arising from your failure to maintain an active, connected Digital Asset Wallet capable of receiving Eligible Stablecoins on a Supported Blockchain;

(d) any tax liability, withholding obligation, or reporting requirement arising from your receipt of Cashback;

(e) any Cashback distributed to or lost from an Account that has been accessed by an unauthorized third party, whether as a result of hacking, credential compromise, or any other security breach attributable to the Account holder's failure to maintain adequate security over their Account or connected Digital Asset Wallet; and

(f) any act or omission of Rain or any other third party in connection with TLP, including the issue, redemption, adjustment, revocation, or forfeiture of TLP under the Rain Rewards Terms.

15.3 The general limitations of liability and disclaimer of damages set out in the General Terms apply in full to the Program and any Cashback distributed under these Cashback Terms.

16. TAX

16.1 You are solely responsible for determining whether, and to what extent, any taxes apply to Cashback (including TLP and Statement Credits) you receive under the Program, including any income tax, capital gains tax, goods and services tax, value added tax, or other tax or reporting obligation arising in your jurisdiction.

16.2 No communication or information provided by Tria in connection with the Program constitutes tax advice. You should seek independent professional advice regarding your tax obligations in connection with your receipt of Cashback.

16.3 Where required by Applicable Law, Tria may collect and report information regarding Cashback distributions made to you to relevant tax or regulatory authorities. You agree to provide any information Tria reasonably requests in order to comply with such reporting obligations.

17. GENERAL PROVISIONS

17.1 **Incorporation of General Terms.** These Cashback Terms are subject to and incorporate by reference the General Terms. In the event of any conflict, these Cashback Terms shall prevail with respect to the Program.

17.2 **Governing Law and Dispute Resolution.** These Cashback Terms are governed by the governing law provisions set out in the General Terms. Any dispute arising out of or in connection with these Cashback Terms shall be resolved in accordance with the dispute resolution and arbitration provisions set out in the General Terms.

17.3 **Future Entity Changes.** Tria reserves the right to novate or assign these Cashback Terms to any affiliate or successor entity of Threely Dimensions Inc. (including any Cayman Islands parent entity or other group entity) upon reasonable notice to users. Such assignment will not materially affect your rights under these Cashback Terms.

17.4 **Assignment by You.** You may not assign your rights or obligations under these Cashback Terms without Tria's prior written consent.

17.5 **Severability.** If any provision of these Cashback Terms is found to be invalid or unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall continue in full force and effect.

17.6 **No Waiver.** Tria's failure to enforce any provision of these Cashback Terms at any time shall not constitute a waiver of that or any other provision.

17.7 **Entire Agreement.** These Cashback Terms, together with the General Terms and the Program Schedule, constitute the entire agreement between you and Tria with respect to the Program, and supersede any prior communications, representations, or understandings regarding the Program. This Section does not affect the Rain Rewards Terms, which govern your relationship with Rain in respect of TLP.

17.8 **Language.** These Cashback Terms are set out in the English language. In the event of any translation, the English language text shall prevail.

17.9 **Updates.** Tria may amend these Cashback Terms at any time in accordance with Section 14. The "Last Updated" date at the top of these Cashback Terms will reflect the date of the most recent amendment.

PROGRAM SCHEDULE

This Program Schedule forms part of the Cashback Terms and Conditions.

Last Updated: 18th November 2026

Tria may update this Program Schedule from time to time. The updated Schedule will be effective from the date it is posted.

SCHEDULE 1 - CASHBACK RATES

Applicable to the New Program Period: 1 June 2026 onwards.

(a) Current rates. The following rates apply from the date on which the Lite, Pro, and Max Membership Tiers took effect, as announced on the Platform:

Membership Tier	Base Cashback Rate	Monthly Spend Cap	Reduced Rate (above Cap)
Lite	1.5%	USD 1,000	0.5%
Pro	4.5%	USD 1,000	1.0%
Max	6.0%	USD 2,000	1.0%

(b) Earlier rates. From 1 June 2026 until the Lite, Pro, and Max Membership Tiers took effect, the following rates applied (the Virtual Card, Signature Card, and Premium Card tiers having since been renamed Lite, Pro, and Max, respectively):

Card Type	Base Cashback Rate	Monthly Spend Cap	Reduced Rate (above Cap)
Virtual Card	1.5%	USD 100	0.5%
Signature Card	4.5%	USD 1,000	1.0%
Premium Card	6.0%	USD 2,000	1.0%

(c) Additional rates. Any additional, enhanced, or promotional rates offered under Section 6.4 are as shown on the Platform.

SCHEDULE 2 - STAKING BADGE BOOST (ENDED 30 SEPTEMBER 2026)

The Badge Boost ended on 30 September 2026 and does not apply to Eligible Transactions made on or after 1 October 2026. Until then, the Badge Boost applied only to Eligible Spend up to the Monthly Spend Cap and did not apply to Eligible Spend subject to the Reduced Rate. During the Historical Period, the Badge Boost applied to all Eligible Spend without a ceiling.

Staking Badge	Badge Boost (Additional %)
Seed	+0.25%
Growth	+0.50%
Momentum	+1.00%
VIP	+1.50%

VIP Infinity	+2.00%

SCHEDULE 3 — ELIGIBLE STABLECOINS

Stablecoin	Status
USDC (USD Coin)	Eligible
USDT (Tether USD)	Eligible

This Schedule applies only where Cashback is delivered in Eligible Stablecoins under Section 11.2. Tria reserves the right to add or remove Eligible Stablecoins from this Schedule upon notice to users.

SCHEDULE 4 — EXCLUDED TRANSACTIONS

Category	Description
ATM / Cash Withdrawal	All ATM disbursements and cash withdrawal transactions
Gaming	Transactions identified under gaming merchant category codes
Gambling	Transactions identified under gambling MCCs, including online and offline betting, casinos, and wagering
Cash-Like Transactions	Money orders, traveller's cheques, foreign currency, wire transfers, cryptocurrency, and other digital or virtual currency purchases
Person-to-Person Transfers	P2P money transfers and account-funding transactions that transfer currency
Balance Repayments	Payments made to your Account balance
Digital Goods	Purchases of digital goods, including transactions processed under merchant category code 5816
Precious Metals	Purchases of precious metals, including bullion, coins, and bars
Phone Top-Ups	Mobile phone top-ups and other purchases of prepaid telecommunications credit
Fees and Charges	Fees, charges, and interest payable to Tria or any Card Program Provider, including Membership fees and Card fees
Platform Products	Packs or other randomised products or digital collectibles offered on or through the Platform, and any other Platform product or feature whose terms provide that it does not earn Cashback
Reversed / Refunded	Transactions subsequently reversed, refunded, or the subject of a successful Chargeback
Prohibited Use	Any transaction constituting a Prohibited Use under the Prohibited Use Policy

Each category applies regardless of the merchant category code under which a transaction is processed. Tria reserves the right to update this list of Excluded Transactions from time to time. Material changes will be communicated to users in advance.

SCHEDULE 5 — DISTRIBUTION SCHEDULE *(Applicable to the New Program Period: 1 June 2026 onwards.)*

(a) Cashback accrued during each Cashback Period will be delivered to eligible users, as TLP or in Eligible Stablecoins in accordance with Section 11.2, no later than 12 months following the end of the relevant Cashback Period.

(b) Tria reserves the right to update this distribution schedule from time to time. Material changes will be communicated to users in accordance with Section 14 of the Cashback Terms.

(c) Where Cashback is held under Section 12.3 because you have not accepted the Rain Rewards Terms, or withheld under Section 11.5(c), it will be delivered in accordance with those Sections, and the period in paragraph (a) does not apply to it while it is held or withheld.