



Terms and Conditions

These are your Provident Bank MasterCard® Gift Card Terms and conditions. Please read them carefully and keep them for your records. Please sign your Card immediately. By accepting your Card, you agree to be bound by these Terms and Conditions.

In these Terms and Conditions, the Provident Bank MasterCard® Gift Card issued by Provident Bank is the “Card.” “You” and “Your” mean the person who has received the Card. “We”, “Us”, and “Our” mean Provident Bank, our successors, affiliates or assigns. Business days are Monday through Friday (except federal holidays).

SECTION 1

Available Transactions

Prepaid Card; No FDIC Insurance. The Card is a prepaid card access device that can be used at retail establishments which have agreed to accept MasterCard-branded debit cards. The value of all cards is held in an aggregate account that is not protected by FDIC insurance.

Card Access. You may use your Card to pay for purchases at retail establishments, which have agreed to accept MasterCard-branded debit cards and are equipped with a point-of-sale terminal that can process such transactions. You may be asked to provide an acceptable form of identification in order to perform a transaction using the Card. Upon any purchase via a point-of-sale device, mail order, telephone order or other transaction, the amount available on the Card will be reduced by the amount of such purchase. Use of your Card for any activities that appear to violate the law may not be authorized.

Point-of-Sale Transactions. The use of your Card to purchase goods and services from merchants constitutes a demand against and withdrawal from the remaining value on your Card. You may use your Card only in the manner and for the purposes authorized by these Terms and Conditions. You should receive a receipt for each point-of-sale transaction completed with your Card, which you should retain for your records. You do not have the right to stop payment on any point-of-sale transaction originated by use of your Card.

You are responsible for all transactions initiated by use of your Card. If a merchant processes an item without prior authorization from us, you will be required to make payment to us to cover any resulting negative balance.

Foreign Transactions. If you make an international transaction using your Card, MasterCard (i) will convert any foreign currency transaction into U.S. dollars using an exchange rate for the applicable central processing date that is (a) selected by MasterCard from the range of rates available in wholesale currency markets (which rate may vary from the rate MasterCard receives) or (b) the government-mandated rate; and (ii) may assess an International Service Assessment Fee of .8% on all international transactions (excluding those from Puerto Rico and the U.S. Virgin Islands) if the transaction involves a currency conversion. We may pass this fee onto you.

SECTION 2

Information about your card and related fees

You may check the current available balance on your Card by calling 1-888-553-4109 or going to the Cardholder Access page from <http://www.provbank.com/giftcard/>. Except as otherwise required by applicable law, your Card will expire after the last day of the month shown

on the front of the Card. You agree that any balance remaining on the Card when it expires may become the property of the Bank. If you live in a state where this is prohibited, you may request a check for the remaining balance, minus a check-issuance fee of \$15.00, by completing the Gift Card Reimbursement Request form available at http://web.provbank.com/Resources/customer_care.html and mailing it to the address on the form or by calling 410-281-7111 or 1-800-962-9644. You will need to provide us with your Card number to cancel your Card and to receive a check.

The fees that will apply to this Card are as follows:

Monthly Maintenance Fee

Active Card - \$0.00

Inactive Card (after 6 months without activity) - \$1.00

Automated Telephone Inquiry

1st and 2nd Call Per Month – Free

Subsequent Calls During Month - \$1.00

Live Customer Service

First Use Per Month – Free

Subsequent Uses During Month - \$2.00

Check Issuance

Card Balance Paid By Check - \$15.00

SECTION 3

Lost or Stolen Card

Tell us immediately if you believe your Card has been lost or stolen. In order for us to address the situation, you will need to be able to provide your Card number. Call the number on the back of the card, 1-888-553-4109, to report the card lost or stolen. To regain any funds remaining on the card, the only option is to receive a check for the funds remaining on the card, less \$15 for the check issuance service. Complete the Gift Card Reimbursement Request form available at http://web.provbank.com/Resources/customer_care.html and mail it to the address on the form or call 410-281-7111 or 1-800-962-9644 for further assistance. Provident is not liable for the funds on the original gift card and is not obligated to provide a check for any of the funds remaining from the original card. We research reimbursements for lost and stolen gift cards on a case-by-case basis, but cannot provide them in every case.

SECTION 4

Disclosure of Information to Third Parties

We will disclose information to third parties about your Card or transactions that you make using your Card:

- Where it is necessary to complete a transaction; or
- In order to verify the existence and condition of your Card; or
- In order to comply with applicable government agency or court orders or as otherwise required by law; or
- For analytical purposes; or
- If we conclude that disclosure is necessary to protect you or the interests of the Bank; or
- If you give us your permission.