

RE: Change in terms for PointsBet Mastercard Account
Effective Date: 09/01/2021

Dear PointsBet Mastercard Customer,

As of **09/01/2021**, some of the terms of the Cardholder Agreement associated with your PointsBet Mastercard ("Card") will be changing.

This notice contains a description of the terms that are changing and how your Card will be affected. Any terms not mentioned in this letter will remain unchanged or do not impact your rights under the Cardholder Agreement. Please read and keep a copy of this notice for your records.

The following changes will be made to the Cardholder Agreement for your Card:

- As of 09/01/2021, the function of Transferring funds to your PointsBet Account will be removed.
- As of 09/01/2021, the function of Loading the Card with new funds will be removed.

Should you choose not to accept the changes as described above, you will need to contact customer service at 1-833-778-4780, or email support@emlpayments.com. If you reject these changes, your Card will be closed, and you will receive a refund of the funds remaining in your Card account via check at no charge. Please allow 30 days to process the refund minus any trailing activity and applicable fees.

We appreciate your loyalty and your confidence in us and want to reassure you that we are here to serve your financial needs. Should you have any questions or concerns about the changes addressed above, feel free to call 1-833-778-4780 or email us at support@emlpayments.com.

Sincerely,

PointsBet Customer Service

This Card is issued by MetaBank®, N.A., pursuant to a license from Mastercard.