

**H&R BLOCK® REFUND BONUS PROGRAM
TERMS AND CONDITIONS (AMAZON.COM OFFER)**

Last Updated: November 19, 2024

The **H&R BLOCK® REFUND BONUS PROGRAM** (the “Program”) offers you the option of using some or all of your federal individual income tax refund to purchase an Amazon.com Gift Card (a “Gift Card”). As a special bonus to you, we'll add an extra 2% to the amount of your Gift Card.

As used in these H&R Block Refund Bonus Program Terms and Conditions (“Terms and Conditions”), references to “H&R Block,” “we,” “us,” and “our” mean HRB Digital LLC. “You” and “your” means the person(s) electing to participate in the Program.

How the Program Works

1. To be eligible for the Program, you must have a federal tax refund and you must e-file your federal tax return through one of the following eligible H&R Block products: H&R Block tax software purchased from Amazon.com (Basic, Deluxe, Premium, or Premium & Business (personal only) editions).
2. Without limitation, you are not eligible to participate in the Program if any of the following apply to you: (a) you elect to print your completed return from one of our products and mail it to the IRS; (b) you cannot or refuse to comply with all the Terms and Conditions; or (c) you are not of the age of majority for your state of residence.
3. In order for a portion of your federal refund to be allocated toward the purchase of a Gift Card, unless you purchase a Refund Transfer (which is optional and not required), you will need to file IRS Form 8888 to split your federal income tax refund between a temporary account established to facilitate your purchase of e-gift cards (the “Temporary Account”) and the remainder of your refund (your “Remaining Refund”). H&R Block will automatically add this form to your federal tax return at no additional charge to you.
4. When you're ready to e-file using an H&R Block tax software product, you will have the option of selecting any \$100 increment of your federal individual income tax refund to designate toward a Gift Card. You may designate a minimum of \$100 and a maximum of \$5,000 from your refund toward the purchase of a Gift Card.
5. H&R Block will automatically add an extra 2% to the amount you designate. For example, if you e-file with H&R Block Deluxe and designate \$500 of your refund toward the purchase of a Gift Card, H&R Block will add \$10.00 – bringing your total to \$510.00.
6. Any portion of your federal tax refund that you do not designate toward the purchase of a Gift Card will be disbursed to you based on the direction you give us when you e-file your federal tax return. For example, if you instruct us to direct deposit the remainder of your federal income tax refund to your checking account, we will comply with your instructions.
7. Once you've e-filed your return, you will not be able to cancel your participation in the Program or change your selection. If your actual federal income tax refund is less than you anticipated, your refund bonus may be adjusted accordingly depending on the applicable IRS funding rule. For example:
 - If you owe delinquent federal taxes, the IRS may withhold the balance due from your refund. For example, if you designate \$500 of your expected \$1,000 refund toward the purchase of a

Gift Card, and you owe the IRS \$300, the IRS may withhold \$300 from your refund, leaving you with only \$200 for the purchase of a Gift Card.

- If you owe delinquent state income taxes, back child support, or delinquent non-tax federal debts such as student loans, the Treasury Department may withhold the balance due from EITHER your Temporary Account OR your Remaining Refund (or both, if necessary to cover the balance due), starting with the account with the lowest routing number.

If your refund amount is reduced, we will award you the applicable refund bonus based on the reduced amount. If no refund is sent, you will not be able to purchase a Gift Card and you will not receive a refund bonus.

8. When your federal income tax refund has been sent by the IRS, H&R Block will email you a link for you to access your Gift Card redemption code. Gift Cards are subject to a maximum amount of \$2,000. If you desire to allocate more than \$2,000 to Gift Cards, you will be issued multiple Gift Cards up to the \$5,100 Program (\$5,000 designation plus \$100 bonus) maximum. You should make sure that you provide us with a valid e-mail address and that you check your e-mail filters to ensure that you receive e-mails from us related to the Program.
9. In accordance with U.S. tax law, H&R Block may be required to send to you and file with the IRS a Form 1099-MISC (Miscellaneous Income) for tax year 2025. You are solely responsible for any personal tax liability arising out of your participation in the Program.

Additional Terms Related to Temporary Account

By electing to participate in the Program, you agree to these additional terms related to your Temporary Account. Please review these terms carefully.

1. **Request for Temporary Account.** You authorize Pathward®, National Association (“Pathward”) to establish a Temporary Account to receive the portion of your federal tax refund that you designate toward the purchase of a Gift Card.
2. **Nature of Temporary Account.** The Temporary Account is a temporary, special purpose deposit account. There is **no fee** for your Temporary Account. It is optional; you are not required to open a Temporary Account to file your tax return. The only deposit to the Temporary Account will be from the IRS. The only permitted withdrawal will be the amount used to purchase your Gift Card. You may not make any other withdrawals from the Temporary Account. You have no rights or ability to transact with the Temporary Account and will not earn interest or incur any charges or fees. The Temporary Account may be closed upon disbursement of your Gift Card.
3. **Your Refund.** Because you are requesting that a portion of your refund be sent to your Temporary Account, you will not receive this amount directly from the taxing authority. There is no guarantee you will receive a refund, or the timing of that refund.
4. **Sharing of Information.** You authorize Pathward and H&R Block to share information with each other, and to share information with the IRS, to process your request for a Temporary Account or otherwise to administer the Program. For additional information on our sharing, please see our Privacy Notice.
5. **Questions and Concerns.** If you have a question regarding the Temporary Account or believe an unauthorized transaction has been made, contact us IMMEDIATELY by telephone at 1-800-HRBLOCK (1-800-472-5625), or write to PO Box 30674, Salt Lake City, UT, 84130. Please include your name and account number (which can be found on Form 8888), and a brief description of the issue, including the amount and date of the transaction in question. We will look into your question or your claim. You agree to cooperate with us. If you do not contact us within a reasonable time, it may affect our ability to help.

6. **Other important information:**

- Once your tax return is filed, you may visit www.irs.gov and click on “Get Your Refund Status” to obtain information about the processing of your refund.
- The IRS can issue tax refunds directly to you without having to incur any additional cost for a tax refund-related product.
- For other low-cost deposit accounts and prepaid cards offered by Pathward, visit www.hrblock.com, www.sprucemoney.com, and www.myfastermoney.com.

Additional Terms Relating to E-Gift Cards

Amazon.com is not a sponsor of this promotion. Except as required by law, Gift Cards cannot be transferred for value or redeemed for cash. Gift Cards may be used only for purchases of eligible goods on Amazon.com or certain of its affiliated websites. Gift Cards cannot be redeemed for purchases of gift cards. Purchases are deducted from the Gift Card balance. To redeem or view a Gift Card balance, visit "Your Account" on Amazon.com. Amazon is not responsible if a Gift Card is lost, stolen, destroyed or used without permission. For complete terms and conditions, see www.amazon.com/gc-legal. Gift Cards are issued by ACI Gift Cards, Inc., a Washington corporation. All Amazon ®, ™ & © are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees.

Additional Program Terms

Your redemption of this offer is also subject to the terms of the applicable End User License Agreement you agreed to in order to use our H&R Block tax software product, which is hereby incorporated by reference into these Terms and Conditions. We will share the following information with Amazon.com for the sole purpose of fulfilling this offer: your name; your e-mail address; and the Gift Card denomination. Otherwise, we will not share your personal information with any third party except in accordance with the terms set forth herein and our privacy notice which can be found at https://www.hrblock.com/universal/digital_online_mobile_privacy_principles.html Information that is shared with Pathward is governed by their privacy notice, which may be found at <https://www.hrblock.com/financial-services/privacy-statement.html>.

H&R Block reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Program (or any part thereof) with or without notice. We may change these terms at any time. We will notify you of any changes if required by, and in the manner provided by, applicable law. We may transfer or assign all or a portion of any of our rights and obligations without your notice or consent. Your rights and obligations may not be assigned. You agree that H&R Block is not liable to you or to any third party for any modification, suspension, or discontinuance of the Program.

H&R Block does not control the information posted by third parties (“Third Party Content”) in connection with the Program (including, but not limited to, the terms and conditions of Gift Cards), and as such, does not guarantee the accuracy, integrity or quality of such Third Party Content. Under no circumstances will H&R Block be liable in any way for any Third Party Content, including, but not limited to, any errors or omissions in any Third Party Content. H&R Block is not and will not be responsible or liable for the accuracy, usefulness, or availability of any Third Party Content transmitted or made available in connection with the Program.

ARBITRATION IF A DISPUTE ARISES

All disputes and claims between you and H&R Block or its bank partner Pathward, in connection with the Program shall be resolved as set forth in the Arbitration Agreement contained in the applicable End User License Agreement between you and H&R Block, unless you opt out of arbitration as provided in the

Arbitration Agreement. The Arbitration Agreement and procedure to opt out of arbitration are set forth in the section of the applicable End User License Agreement titled "Arbitration if a Dispute Arises ("Arbitration Agreement")," which is hereby incorporated by reference.