HUNTINGTON® CASHBACK CREDIT CARD REWARDS TERMS AND CONDITIONS

The Huntington® Cashback Credit Card Rewards Terms and Conditions ("Terms and Conditions") describe how the Huntington® Cashback Credit Card Rewards Program (the "Program") works and is an agreement between you and us. Please read them carefully. The Program is provided by The Huntington National Bank ("HNB", "we", "us" and "our"). You agree that use of your account or any feature of this Program indicates your acceptance of these Terms and Conditions. We may assign our rights and obligations under these Terms and Conditions to a third party, who will then be entitled to any of our rights that we assign to them.

The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit, including and without limitation to participation fees, cashback rewards accrual or redemption criteria, or to cancel or temporarily suspend the Program at any time without prior notice. We reserve the right to approve, deny or revoke the account owner's ("you" or "your") participation in the Program for any reason.

These Terms and Conditions may change at any time by posting changes online. Please review these Terms and Conditions regularly to ensure you are aware of any changes made. Your continued use of your account, or any feature of this Program after changes are posted means you agree to be legally bound by these Terms and Conditions as updated and/or amended.

PROGRAM DESCRIPTION

Earn cashback rewards for everyday purchases onyour Huntington® Cashback Credit Card. You can redeem cashback rewards you earn by having them directly deposited to any checking/savings account **OR** applied to the balance on your Huntington® Cashback Credit Card each monthly billing cycle.

ELIGIBILITY

This Program is only for customers who have a Huntington® Cashback Credit Card. Eligibility is subject to change.

We reserve the right to limit your ability to earn and redeem cashback rewards while participating in the Program.

EARNING CASHBACK REWARDS

You'll earn;

1.5% cashback rewards for every $1.00 in net purchases (purchases less returns) on your Huntington® Cashback Credit Card.

Cashback rewards will be calculated by rounding to the nearest cent. We will round up amounts that are half a cent or higher and round down amounts below a half cent. For example, if you make a purchase with your Huntington® Cashback Credit Card for $24.57, you would earn $0.37 in cashback rewards.

RESTRICTIONS ON EARNING CASHBACK REWARDS

There is not a maximum amount of cashback rewards you can earn.

Cash advances, fees, balance transfers, balance transfer checks and/or cash advance checks, overdraft protection, casino gaming chips, wire transfers, off-track wagers, lottery tickets, bets or wagers transmitted over the Internet or any other items considered as "quasi-cash" do not earn cashback rewards.

CASHBACK REWARDS EXPIRATION, LOSS OF CASHBACK REWARDS

Huntington® Cashback Credit Card accounts in good standing will be able to earn and redeem cashback rewards.

Except as described below, as long as your account is open, the cashback rewards you earn in this Program will not expire or be forfeited. Your Huntington ® Cashback Credit Card account will not be in good standing if any of the following apply:

1. Your account is in default as described in your cardholder agreement. Cashback rewards will remain available for redemption when the account is brought back to good standing, and/or
2. Your account is closed for any reason, and/or
3. There is any fraud or abuse related to the accrual of cashback rewards on your account.

Cashback rewards earned as part of a promotional program may expire. We will disclose the expiration date to you as part of the promotion.

If for any reason the account is closed, either by you or by us, all cashback rewards on the account will be forfeited. If you wish to close your account, you must redeem your cashback rewards prior to closing the account.

CASHBACK REWARDS REDEMPTION

As the account holder, you can log into http://www.huntington.com to review your cashback account and redeem cashback rewards. In addition, you can call HNB customer service (800) 340-4165 24 hours a day, 7 days a week.

Cashback rewards are redeemed on a first in, first out basis.

Authorized users can earn cashback rewards that will be added to the account holder's cashback rewards balance, but they are not permitted to redeem cashback rewards.

You may redeem cashback rewards for a minimum amount determined by HNB.

DEPOSIT TO CHECKING OR SAVINGS

All cashback reward redemptions for deposit to a checking or savings account are final. We are unable to process refunds or cancellations.

Cashback redemptions for a deposit into a checking or savings account are generated as an ACH deposit to the designated account typically within 3 business days of the redemption request.

You must enter an accurate routing number and account number for your cashback redemption to be processed correctly.

STATEMENT CREDIT

All statement credit redemptions are final. We are unable to process refunds or cancellations.

Any request to redeem cashback rewards for a statement credit will be applied to your Huntington ® Cashback Credit Card account within 2 business days of the redemption request. The credit will be reflected on your next or the following billing statement.

Statement credits will be applied to your Huntington® Cashback Credit Card account only and may not be transferred to another card or used as a payment on other accounts.

STATEMENT CREDITS ARE NOT A PAYMENT. PLEASE REMEMBER TO SUBMIT YOUR NORMAL MONTHLY PAYMENT BEFORE YOUR NEXT DUE DATE.

CHARITABLE CONTRIBUTIONS

You may redeem cash rewards for monetary donations to select charities, subject to any minimum redemption level. Processing of a donation by a charity may take a few weeks, but times vary. Available charities may be

added or removed at any time in our discretion. All charitable redemptions are final and cannot be reversed or refunded.

When you redeem cash rewards, we will send the donation directly to the charity without sharing your personal information with them. As a result, the cash rewards donated by Huntington will not be eligible for deduction by you. However, we recommend that you consult with your tax advisor if you have questions regarding the deductibility of any donation.

To help prevent fraud and misuse, we may review, delay, or decline redemption requests. We are not responsible for how charities use donated funds or for delays outside our control.

GENERAL

If any of these Terms and Conditions are determined to be illegal, invalid or otherwise unenforceable by reason of the laws of any state or country in which these Terms and Conditions are intended to be effective, then to the extent and within the jurisdiction in which that term is illegal, invalid or unenforceable, it shall be severed and deleted from these Terms and Conditions and the remaining Terms and Conditions shall survive, remain in full force and effect and continue to be binding and enforceable.

If you earn cashback rewards with a credit card transaction that is later refunded, and you redeem those cashback rewards, we may:

1. Stop or withhold payment on any cashback redemptions.
2. Withhold subsequent cashback rewards.
3. Collect any amounts you owe; this may include charging an equivalent dollar amount to your card (in the form of a cash advance).

It is within our sole discretion to provide you with a refund for any fraudulently redeemed rewards. If we see evidence of fraud, misuse, abuse, or suspicious activity related to the use of your HNB credit card or the accrual of points or redemption of rewards under the Program, as determined by us in our sole discretion, we may take action against you that we deem necessary which may include, but is not limited to:

Take away accrued points.
Cancel your participation in the Program.
Suspend or close any associated HNB credit card account.
Recover our monetary losses by taking the actions described in items (1) through (3) above.

Fraud, misuse, abuse, or suspicious activity may include, but is not limited to:

Use of your HNB credit card account other than for personal, family or household purposes.
Unauthorized point redemptions.

All questions or disputes regarding eligibility for the Program, earning cashback rewards and redeeming cashback rewards will be resolved by us at our sole discretion. Discrepancies about cashback reward earnings are not treated as credit card billing disputes. Please refer to the Huntington® Cashback Credit Card Cardholder Agreement for details about billing disputes.

Purchase returns or other credits reflected on your statements during or subsequent to the period of Program membership will reduce or eliminate the cashback rewards available for redemption.

The determination of tax liability for any federal, state or local taxes (as may be applicable) arising out of earning cashback rewards or redemption of cashback rewards in the Program shall be your sole responsibility.

We may contact you from time to time with information regarding your cashback account or additional promotions.

These Terms and Conditions supersede all previous rewards terms and conditions.

These Terms and Conditions are governed by and construed under the laws (excluding conflicts of law provisions) of Ohio.

Notice to New York Residents

You will be given a 90-day grace period to redeem cashback rewards following any modification, cancellation, closure, or termination of your Huntington Cashback Credit Card account or this Program to the extent required by New York law. This grace period will not be provided if you engage in fraud or misuse in connection with your Huntington Cashback Credit Card account or this Program.

Member FDIC. ® and Huntington® are federally registered service marks of Huntington Bancshares Incorporated.
©2026 Huntington Bancshares Incorporated.

FORM: CBREWARDSAGREE (11/26)