

EXODUS PAY REWARDS PROGRAM

Terms and Conditions

Effective Date: September 28, 2026

IMPORTANT NOTICE: These Terms and Conditions contain a binding arbitration provision and a class action waiver in Section 17 below that affect your legal rights, including your right to sue in court or have a jury trial. Please read these Terms and Conditions carefully.

Welcome to the Exodus Pay Rewards Program (the "**Rewards Program**" or the "**Program**"). The Rewards Program is offered by Exodus Movement, Inc., a Texas corporation, together with its subsidiaries and affiliates ("**Exodus**," "**we**," "**us**," or "**our**"). The Rewards Program enables eligible users of Exodus Pay to earn and redeem Points (defined below) in connection with certain qualified transactions or activities conducted with Exodus Pay, and, to convert eligible stablecoins into XO Cash, and to convert XO Cash back into eligible stablecoins for a fee, as described in these Exodus Pay Rewards Program Terms and Conditions (these "**Program Terms**"). Any such conversion is executed by a Swap Provider (defined below), and not by Exodus, through the non-custodial swap functionality of the Exodus Application.

The words "**you**," "**your**," and "**yours**" mean each person who holds a self-custodial wallet on the Exodus Wallet application, who has enrolled in Exodus Pay, and who participates in the Rewards Program (each, a "**User**").

By enrolling in, accessing, or using the Rewards Program, including by earning, viewing, or redeeming Points, you accept and agree to be bound by these Program Terms. If you do not agree to these Program Terms, do not enroll in or use the Rewards Program.

1. Incorporated Terms; Relationship to Other Agreements

These Program Terms relate solely to the Rewards Program. The following documents are incorporated into these Program Terms by reference (collectively, the "**Incorporated Terms**"):

- the Exodus general Terms of Use governing your self-custodial wallet and Exodus Pay account;
- the terms and conditions applicable to Exodus Pay Users who have been issued an Exodus Pay virtual debit card (a "**Card**") your Card (the "**Cardholder Agreement**"); and
- the Exodus Privacy Policy.

These Program Terms are separate and independent from the Incorporated Terms. In the event of a conflict between the Cardholder Agreement and these Program Terms, the Cardholder Agreement will govern, *except* that these Program Terms will govern with respect to any matter relating solely to the Rewards Program (including the earning, redemption, expiration, and forfeiture of Points).

We are solely responsible for the operation and administration of the Rewards Program.

2. Definitions

- **"Points"** means Earned Points.
- **"Earned Points"** means Points credited to your Points balance based on Qualified Transactions, as described in Section 4.
- **"Exodus Application"** means, collectively Exodus Pay, Exodus Wallet, and all features and services available by and through the desktop, mobile, and Web3 software platform offered by Exodus.
- **"Exodus Pay"** means a self-custodial platform integrated directly into the Exodus Application. Exodus Pay connects Users directly with third-party service providers to allow Users to spend digital assets through a virtual card or Apple Pay, send stablecoins to peers, and earn rewards, all while maintaining control of their assets.
- **"Exodus Wallet"** means the Exodus un-hosted, self-custodial software wallet available for download via mobile application, Web3, or desktop where wallet holders may send, receive, and manage supported digital assets.
- **"Qualified Transaction"** means an eligible transactions or activities conducted using Exodus Pay that satisfy the criteria for earning Earned Points, as determined by Exodus in its sole discretion and as further described in Section 4.

Qualified Transaction Exclusions (*transactions not eligible to earn Earned Points*) include, without limitation: ATM withdrawals; cash advances or cash-equivalent transactions; balance transfers; fees or interest charges assessed on the Card; purchases of cryptocurrency, gift cards, prepaid cards, or other cash equivalents; peer-to-peer transfers; gaming or gambling transactions; returns, refunds, or credits; and any transaction that is illegal, unauthorized, fraudulent, or otherwise made in violation of the Cardholder Agreement or these Program Terms.

- **"Points Store"** means the Exodus-managed online catalog through which Points may be redeemed for eligible rewards, as described in Section 5.
- **"XO Cash"** means Exodus' proprietary stablecoin token, issued by MoonPay USA LLC or its applicable affiliate ("**MoonPay**") on the Solana blockchain network. MoonPay, as issuer, maintains the U.S. Dollar reserve backing XO Cash.
- **"Swap Provider"** means MoonPay or another third-party provider integrated into the Exodus Application that executes conversion of stablecoins into XO Cash, or of XO Cash into stablecoins, as described in Sections 4.3 and 4.4. Exodus is not a Swap Provider.
- **"Auto-Conversion"** means, for users in available jurisdictions, the conversion of your stablecoins into XO Cash, executed by a Swap Provider through the non-custodial swap functionality of the Exodus Application, which occurs when you opt into the Rewards Program.
- **"Conversion Fee"** means the fee charged in connection with converting XO Cash back into stablecoins, as described in Section 4.4, at the rate then in effect, before you complete the conversion.

- **"Good Standing"** means that your Exodus Wallet, Exodus Pay account, and, as applicable, Card have not been suspended, restricted, closed, or terminated, and are not in default, in each case under the applicable Incorporated Terms.

3. Eligibility and Enrollment

To participate in the Rewards Program, you must, at all times:

- be at least eighteen (18) years of age;
- maintain a self-custodial wallet on the Exodus Application;
- hold an active Exodus Pay account in Good Standing;
- opt-into the Rewards Program; and
- complete any identity verification, know-your-customer ("**KYC**"), and anti-money-laundering ("**AML**") screening required by a third-party Swap Provider in connection with its services or required in connection with the redemption of certain Rewards.

We reserve the right to refuse, condition, or revoke enrollment in the Rewards Program for any person, at any time, in our sole discretion.

4. Earning and Acquiring Points; Conversion

4.1 Earned Points

You will earn Earned Points for each Qualified Transaction available to Users in your jurisdiction, calculated at a rate, and subject to any caps, category limits, or exclusions, disclosed to you from time to time within Exodus Pay. Earned Points are calculated based on the U.S. Dollar amount of the Qualified Transaction and will be credited to your Points balance after the applicable transaction clears and posts. Exodus reserves the right to determine, in its sole discretion, whether any transaction constitutes a Qualified Transaction.

4.2 No Guaranteed Rate; Promotional Points

No rate of Points accrual, including any promotional or merchant-specific rate, is guaranteed or constitutes a standing or baseline rate unless expressly stated in writing for a specific promotional offer. From time to time, we may offer opportunities to earn promotional or bonus Points, which are subject to these Program Terms as well as any additional terms disclosed for the applicable promotion.

4.3 Conversion of Stablecoins to XO Cash

Unless located in a jurisdiction where Auto-Conversion is unavailable (e.g. the European Economic Area "EEA"), by opting into the Rewards Program, your stablecoins will be converted into XO Cash. Each conversion is executed by a Swap Provider, currently MoonPay, which as issuer of XO Cash converts stablecoins into XO Cash on a one-to-one basis through the non-custodial swap functionality of the Exodus Application. Exodus provides the platform and interface only; Exodus does not act as a Swap Provider,

does not execute the conversion, and does not take custody or control of your stablecoins or XO Cash at any time.

Auto-Conversion is performed by a third-party Swap Provider and is subject to the applicable Swap Provider's terms of service and eligibility requirements. You agree to be bound by the applicable Swap Providers terms, including any identity verification, KYC, AML, sanctions screening or other compliance requirements imposed by the Swap Provider. Auto-Conversion may not be available in jurisdictions where (i) the applicable Swap Provider does not provide its services, (ii) where XO Cash may not lawfully be offered and delivered, or (iii) where Auto-Conversion is restricted or prohibited. We may impose limits or caps on the amount or frequency of conversions, and we (or the Swap Provider) may condition, limit, suspend, or decline conversions in our (or its) sole discretion, including for regulatory, compliance, or liquidity reasons. Conversions are not guaranteed, and the value of XO Cash and of the underlying Stablecoins may fluctuate.

For clarity, unless otherwise prohibited by applicable law, Users located in in a jurisdiction where Auto-Conversion is unavailable are not prohibited from converting or swapping into XO Cash through a Swap Provider; however, it is not a requirement to participate in the Rewards Program.

4.4 Converting XO Cash Back to Stablecoins; Conversion Fee

You may convert XO Cash back into stablecoins through a Swap Provider, subject to availability and to the terms applicable to XO Cash. A Conversion Fee applies to each such conversion. The Conversion Fee is deducted from the amount converted, so the amount of stablecoins you receive will be net of the Conversion Fee.

Any transaction to convert XO Cash back into stablecoins is final once completed, and the Conversion Fee is non-refundable. Neither Exodus nor the Swap Provider guarantees that conversion back into stablecoins will be available at any given time, and any of them may suspend, limit, or decline such conversions, including for regulatory, compliance, or liquidity reasons.

5. The Points Store; Redemption

5.1 Redemption Generally

Points may be redeemed only through the Points Store, which is managed by Exodus. The Points Store offers (a) unique rewards, including experiences, products, merchandise, and services ("**Store Rewards**"), and (b) subject to Section 5.2, redemption for XO Cash. Certain Store Rewards and other redemption options may require Users to complete identity verification, KYC, AML, or other compliance screening conducted or required by Exodus as a condition to redemption. Available Store Rewards, their value in Points, and their availability are subject to change by Exodus at any time without notice, and Exodus does not guarantee the availability of any specific Store Reward at any time. Exodus may limit or restrict the availability of, or otherwise choose whether (or not) to offer certain Store Rewards by jurisdiction in its sole discretion.

5.2 XO Cash Redemption

Eligible Users may redeem Points in the form of XO Cash, at a conversion rate disclosed to you at the time of redemption.

XO Cash redemptions are subject to any applicable terms of service or restriction on use imposed by the issuer MoonPay or Exodus. XO Cash redemption is available only to Users located in jurisdictions where Exodus (or its applicable service provider) is authorized to offer and deliver XO Cash, and Exodus may condition, limit, or decline such XO Cash redemption without limitation on that basis. However, Users located in the EEA who opt-into the Rewards Program may not redeem Points for XO Cash. Exodus does not guarantee the availability of the XO Cash redemption at any given time and may suspend or limit XO Cash redemptions in its sole discretion, including for regulatory, compliance, or liquidity reasons.

5.4 Redemption Mechanics; Order of Use

Unless otherwise indicated at the time of redemption, Points will be deducted from your balance in the order in which they were credited (oldest first). You are responsible for reviewing the description, terms, and any restrictions applicable to a Store Reward before redeeming Points for it.

6. Point Calculation, Crediting, and Adjustments

Points are calculated and credited based on transaction data available to Exodus at the time of crediting and are subject to correction, adjustment, or reversal as described in this Section 6 and Section 7.

6.1 Points Adjustments

If a Qualified Transaction is later reversed, refunded, charged back, or credited, in whole or in part, for any reason, including a merchant return, a successful dispute, or a determination that the transaction was not, in fact, a Qualified Transaction, Exodus will deduct the corresponding Earned Points from your Points balance (a "**Points Adjustment**"). If your Points balance is insufficient to absorb a Points Adjustment in full, your Points balance may go negative, and any future Earned Points will first be applied to bring your balance back to zero before any further Points accrue to you.

6.2 Corrections

If Exodus determines that Points were credited to your balance in error, or in an amount greater than you were entitled to receive, Exodus may, in its sole discretion, deduct the erroneous amount from your current or future Points balance, or otherwise seek recovery of the value of such Points from you, regardless of whether the Points have already been redeemed.

6.3 Verification

Exodus serves as the official record of your Points activity. In the event of any discrepancy between your records and Exodus' records, Exodus' records will control, absent manifest error.

7. Redemptions Are Final; No Reversals or Refunds

All Points redemptions are final. Once Points have been redeemed for a Store Reward or for XO Cash, such redemption is non-reversible and non-refundable, and the redeemed Points will not be restored to

your balance, regardless of whether you later change your mind, the Store Reward is lost, damaged, delayed, or unsatisfactory, or the value of XO Cash or the underlying Stablecoin fluctuates after redemption. Exodus does not guarantee the fitness, quality, availability, or delivery timeline of any Store Reward, and your sole recourse for any dispute regarding a redeemed Store Reward is set forth in Section 15 (No Warranties) and Section 14 (Limitation of Liability).

Notwithstanding the foregoing, Exodus may, in its sole discretion and without obligation to do so, correct a redemption that resulted from a documented technical or processing error attributable solely to Exodus.

8. Expiration of Points

Earned Points **expire twelve (12) months** after the date they are credited to your Points balance, unless redeemed before that date. Except as required by applicable law, expired points are forfeited automatically and without further notice, and are not eligible for reinstatement, refund, or any other remedy. Earned Points do not expire solely due to inactivity of your Exodus Wallet, Exodus Pay account, or Card, but will expire on the twelve (12)-month schedule described in this Section 8 regardless of account activity.

9. Rights to Points; No Property Interest

Points are not currency, digital assets, securities, deposits, or investments of any kind, have no cash value except to the extent expressly convertible to XO Cash under Section 5.2, and do not accrue interest. Points are not your property and confer no ownership, security, or other legal interest in any Exodus asset or in any third party. You have no vested right to any Points, and Exodus and its service providers retain sole discretion over the administration of the Rewards Program, including the accrual, redemption, and forfeiture of Points, subject to these Program Terms.

Points are personal to you, are not transferable to any other person or account, may not be sold, bartered, or pledged as collateral, and have no value outside of the Rewards Program.

10. Prohibited Conduct; Fraud, Abuse, and Misuse

You may not, and agree that you will not, in connection with the Rewards Program:

- engage in, or attempt to engage in, any fraudulent, deceptive, or unauthorized activity;
- abuse, exploit, manipulate, or "game" the Rewards Program, including through artificial, sham, or structured transactions designed primarily to generate Points rather than to purchase goods or services in the ordinary course;
- use multiple identities, wallets, or Exodus Pay accounts to circumvent limits or eligibility restrictions;
- redeem or attempt to redeem Points obtained through a Qualified Transaction made with a lost, stolen, cancelled, or otherwise compromised Card;

- violate these Program Terms, the Cardholder Agreement (if applicable), or any applicable law in connection with your use of the Rewards Program; or
- assist any other person in doing any of the foregoing.

Any of the foregoing constitutes "Misuse" of the Rewards Program. Misuse may result in one or more of the actions described in Section 11, in addition to any other rights or remedies available to Exodus under these Program Terms, the Cardholder Agreement, or applicable law.

11. Suspension and Termination

11.1 Suspension or Termination of Your Participation in the Rewards Program

Exodus may suspend, restrict, or terminate your participation in the Rewards Program, and may withhold, forfeit, or claw back Points, at any time and in its sole discretion, if Exodus reasonably believes:

- you have engaged in Misuse, as described in Section 10;
- your Exodus Wallet, Exodus Pay account, or Card is not in Good Standing;
- you have breached these Program Terms, the Cardholder Agreement, or any Incorporated Terms; or
- your continued participation poses a legal, regulatory, security, or reputational risk to Exodus.

Where required by applicable law, Exodus will provide notice of any suspension or termination of your participation and, where permitted, the general reason for such action.

11.2 Termination of the Rewards Program

Exodus may modify, suspend, or terminate the Rewards Program in its entirety, at any time, for any reason, with or without advance notice. Upon termination of the Rewards Program in its entirety, any unredeemed Points may be forfeited, provided that Exodus will use commercially reasonable efforts to provide advance notice and a reasonable opportunity to redeem accrued Points before forfeiture, except where immediate termination is required by law, regulation, or a directive of a regulator or payment network, or in connection with fraud or security concerns.

11.3 Effect of Closing Your Wallet, Account, or Card

Your participation in the Rewards Program ends automatically if your Exodus Wallet, Exodus Pay account, or Card is closed for any reason, whether by you or by Exodus. Points not redeemed prior to closure may be forfeited, subject to any minimum post-closure redemption window disclosed to you at the time of closure.

12. Modifications and Amendments to the Program

We may, from time to time and in our sole discretion, amend, add to, or delete any provision of these Program Terms, and may change, limit, or discontinue any aspect of the Rewards Program, including the definition of Qualified Transactions, Points accrual rates, available Store Rewards, XO Cash redemption

conversion rates, conversion fees, Auto-Conversion rates, the availability of Auto-Conversion, and expiration terms. We will post any updated Program Terms within Exodus Application or on the Exodus website, and, except as required by applicable law, we are not obligated to separately notify you of every update to any of the foregoing items. Notwithstanding the foregoing, for any change that materially reduces the value of Points already credited to your Points balance or shortens the expiration period applicable to Points already credited, we will provide advance notice through the Exodus Application or by other reasonable means before the change takes effect, except where a shorter notice period is required by law, regulation, or a directive of a regulator or payment network. Your continued participation in the Rewards Program after any such change constitutes your acceptance of the updated Program Terms. It is your responsibility to periodically review these Program Terms.

13. Taxes

You are solely responsible for determining and satisfying any tax liability, reporting obligation, or other tax consequence arising from your participation in the Rewards Program, including the earning, redemption, or expiration of Points, and the receipt of any Store Reward or XO Cash, and each conversion of stablecoins into XO Cash and of XO Cash back into stablecoins, each of which may be a taxable event. Exodus does not provide tax advice. You should consult your own tax advisor regarding the tax treatment of Points and any rewards received under this Program, including with respect to their characterization and valuation.

14. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL EXODUS, ITS AFFILIATES, OR ANY OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, OR SERVICE PROVIDERS BE LIABLE TO YOU, UNDER ANY THEORY OF LIABILITY (WHETHER CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE), FOR ANY LOST PROFITS, LOST DATA, LOST OPPORTUNITY, OR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, EXEMPLARY, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR RELATING TO THE REWARDS PROGRAM OR THESE PROGRAM TERMS, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

IN ALL EVENTS, THE AGGREGATE LIABILITY OF EXODUS AND ITS AFFILIATES ARISING OUT OF OR RELATING TO THE REWARDS PROGRAM WILL NOT EXCEED THE FAIR MARKET VALUE OF THE POINTS IN YOUR ACCOUNT AT THE TIME THE CLAIM AROSE, OR ONE HUNDRED U.S. DOLLARS (US \$100), WHICHEVER IS GREATER. YOU AND EXODUS EACH WAIVE THE RIGHT TO SEEK PUNITIVE OR EXEMPLARY DAMAGES AGAINST THE OTHER, EXCEPT AS PROHIBITED BY APPLICABLE LAW.

15. No Warranties; Disclaimer

THE REWARDS PROGRAM, THE POINTS, THE POINTS STORE, THE STORE REWARDS, AND XO CASH ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT, ALL OF WHICH ARE EXPRESSLY DISCLAIMED TO THE MAXIMUM EXTENT

PERMITTED BY LAW. EXODUS DOES NOT WARRANT THAT THE REWARDS PROGRAM WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, OR THAT ANY STORE REWARD WILL MEET YOUR EXPECTATIONS.

16. Indemnification

You agree to defend, indemnify, and hold harmless Exodus, its affiliates, and each of their respective directors, officers, employees, agents, and service providers from and against any and all claims, losses, liabilities, damages, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to: (a) your use or Misuse of the Rewards Program; (b) your breach of these Program Terms or any Incorporated Terms; (c) any fraud, Misuse, or violation of applicable law by you in connection with the Rewards Program; or (d) any dispute between you and a third party relating to a Store Reward.

17. Dispute Resolution; Binding Arbitration; Class Action Waiver

17.1 Agreement to Arbitrate

You and Exodus agree that any dispute, claim, or controversy arising out of or relating to these Program Terms or the Rewards Program (each, a "**Claim**"), including disputes about the validity, enforceability, or scope of this arbitration provision, will be resolved exclusively through final and binding arbitration administered by JAMS ("**JAMS**") pursuant to its then-applicable Streamlined Arbitration Rules and Procedures (or, for Claims exceeding \$250,000, its Comprehensive Arbitration Rules and Procedures), rather than in court, except as set forth in Section 17.4.

17.2 Class Action and Jury Trial Waiver

YOU AND EXODUS EACH WAIVE THE RIGHT TO A TRIAL BY JURY. You and Exodus agree that any arbitration or other proceeding will be conducted only on an individual basis and not as a class, collective, consolidated, or representative action. The arbitrator may not consolidate more than one person's Claims and may not otherwise preside over any form of a class, collective, or representative proceeding. If this class action waiver is found to be unenforceable as to a particular Claim or request for relief, then that Claim or request for relief (and only that Claim or request for relief) must be severed and brought in a court of competent jurisdiction identified in Section 17.4, and any remaining Claims will proceed in arbitration.

17.3 Seat and Venue of Arbitration

The arbitration will be held in Harris County, Texas, or at another mutually agreed location, or, at Exodus' election, may be conducted by telephone or videoconference or based on written submissions where permitted by the applicable JAMS rules. The arbitrator will apply the substantive law identified in Section 19 and will issue a written decision stating the essential findings and conclusions on which the award is based.

17.4 Exceptions

Notwithstanding the foregoing, either party may bring an individual action in small claims court, and either party may seek temporary, preliminary, or injunctive relief in a court of competent jurisdiction located in Texas to prevent actual or threatened infringement, misappropriation, or violation of a party's intellectual property or confidentiality obligations, pending the outcome of arbitration.

17.5 Opt-Out

You may opt out of this arbitration provision by sending written notice to Exodus at the address in Section 20, postmarked within thirty (30) days of the date you first became subject to these Program Terms. Your notice must include your name, the email or wallet address associated with your Exodus Pay account, and a clear statement that you wish to opt out of arbitration. Opting out of arbitration does not affect the remainder of these Program Terms, including the class action waiver in Section 17.2 to the extent enforceable as a standalone matter, or any other provision.

17.6 Costs

Payment of all filing, administration, and arbitrator fees will be governed by the applicable JAMS rules, except that (i) Exodus will pay any additional fees required solely by JAMS rules or applicable law to render this arbitration provision enforceable, and (ii) Exodus will have no obligation to pay any fees related to the JAMS arbitration to the extent your Claim is deemed frivolous.

18. Governing Law

These Program Terms, and any Claim arising out of or relating to these Program Terms or the Rewards Program, will be governed by and construed in accordance with the laws of the State of Texas, without regard to its conflict-of-laws principles, except to the extent preempted by the Federal Arbitration Act.

19. General Provisions

19.1 Entire Agreement

These Program Terms, together with the Incorporated Terms, constitute the entire agreement between you and Exodus regarding the Rewards Program, and supersede all prior or contemporaneous understandings regarding the Rewards Program.

19.2 Severability

If any provision of these Program Terms (other than the class action waiver in Section 17.2, which is subject to Section 17.2's own severability rule) is held unenforceable, that provision will be modified to the minimum extent necessary to make it enforceable, and the remaining provisions will remain in full force and effect.

19.3 No Waiver

Exodus' failure or delay in enforcing any provision of these Program Terms does not constitute a waiver of that provision, and a waiver in one instance does not constitute a waiver in any other instance.

19.4 Assignment

You may not assign or transfer any right or obligation under these Program Terms. Exodus may assign or transfer these Program Terms, in whole or in part, without restriction, including in connection with a merger, acquisition, reorganization, or sale of assets.

19.5 Force Majeure

Exodus will not be liable for any delay or failure to perform resulting from causes beyond its reasonable control, including acts of God, network or blockchain congestion or failure, regulatory action, labor disputes, or failures of third-party service providers.

19.6 Survival

Provisions that by their nature should survive termination of these Program Terms, specifically including, but not limited to, Sections 7-10 and 13-19 will survive any termination or expiration of your participation in the Rewards Program or of the Rewards Program itself.

19.7 No Third-Party Beneficiaries

Except as expressly stated herein, these Program Terms do not confer any rights or remedies on any person other than you and Exodus.

20. Contact Us; Program Administration

If you have questions about the Rewards Program, your Points balance, or these Program Terms, you may contact Exodus through the support channel available within the Exodus Wallet application or Exodus Pay platform, or by writing to: Exodus Movement, Inc., Attn: Exodus Pay Rewards Program, support@exodus.com.

Exodus is responsible for the operation and administration of the Rewards Program. Certain functions, including Card issuance, KYC/AML screening, XO Cash issuance, and the execution of conversions between stablecoins and XO Cash (performed by the Swap Provider, currently MoonPay), are performed by third-party service providers identified in these Program Terms. Exodus provides the platform and interface for these functions on a non-custodial basis and does not itself execute conversions or take custody or control of your stablecoins or XO Cash.