



Sable Remittance Best Rate Guarantee Terms and Conditions

Effective Date: August 10, 2021

A. THE GUARANTEE

- (1) For all eligible customers as defined in Section B who have completed the requirements outlined in section C, Sable will match the difference in price for international remittances where Sable is not the cheapest option subject to the limitations laid out in Sections D, E, and F.

B. ELIGIBILITY

- (1) Eligible participants are customers with an open Sable account in good standing who:
 - a. Have completed card purchases equal to or more than \$200 (net of refunds or returns) on their Sable Debit Card or Sable ONE Credit Card within 30 days prior to the remittance request. Non card purchase transactions such as: ACH transfers, Wires, Peer to Peer transfers through services such as PayPal, Cash App, or Venmo, and ATM withdrawals are not counted towards qualifying spend.
 - b. Or have enrolled in Sable payroll direct deposit and have received two consecutive qualifying payroll direct deposits of \$200 or more, the most recent being within 30 days prior to the remittance request. A qualifying direct payroll deposit is a direct payroll deposit made by the customer's employer, payroll provider, or benefits payer by Automated Clearing House (ACH) deposit. Bank ACH transfers, Verification or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, and cash loads or depots are not qualifying direct payroll deposits.

C. REQUIREMENTS

- (1) To receive the Sable best rate guarantee eligible customers must submit proof of the price difference to sabletransfer@sablecard.com by including a link to the site and screenshots of where the price difference is shown.

D. LIMITATIONS

- (1) Customers must submit the proof within 24 hours of initiating the remittance at Sable
- (2) All price differences must be proven to have been present within 24 hours of initiating the remittance at Sable via screenshot and link

E. MISCELLANEOUS

- (1) All submissions as described in Section C will be responded to with an approval, denial, or request for more information within 10 business days.
- (2) Customers who have a credit card will receive a statement credit on their credit card account equal to the price difference proven via the terms described in section C. Customers who only have a debit card account will receive a deposit directly into the account.
- (3) Allow up to 60 days from a completed qualifying spend event for the offer credit to post to your Sable Account.
- (4) If Sable notices or discovers any activity or claim that it believes is abusive, fraudulent, or in violation of the Terms and Conditions herein, Sable reserves the right to revoke a credit already credited to the account and/or cancel future eligibility for credits at any time. Sable further reserves the right to review and investigate all activities related to the Sable Remittance Best Rate Guarantee claims and to suspend or close Accounts or modify terms and payouts as deemed fair and appropriate in Sable's sole discretion.

F. AMENDMENTS TO THESE TERMS

- (1) Sable can amend these Terms and Conditions at any time, for any reason, and without prior notice. Any changes will be effective only after the effective date of the change and will not affect any claim arising prior to the effective date of the change.
- (2) Sable reserves the right to cancel or modify the terms of this Sable Remittance Best Rate Guarantee or terminate a customer's eligibility at any time with or without prior notice.
- (3) A credit will not be issued in cases where an eligible customer submits a claim after Sable's cancellation of the Sable Remittance Best Rate Guarantee offer, or after any amendment is made to the Sable Remittance Best Rate Guarantee which would deem the offer invalid.