

Atlas New Member Reward Program - Terms and Conditions

Part 1: Eligibility

1. The Atlas New Member Reward Program (the "Program") is open only to legal residents of states in the United States where we are currently active and are able to onboard users, who are at least eighteen (18) years old at the time of enrollment for an Atlas credit card (the "Card"). Void where prohibited. Proof of residency and age may be required.
2. Employees, officers, directors, and agents of Exto Inc. DBA Atlas (going forward "Atlas"), its affiliates, subsidiaries, and advertising or promotional agencies, as well as their immediate family members and those living in the same household, are not eligible to participate in the Program.
3. Participation in the Program constitutes acceptance of these Terms and Conditions. By participating in the Program, you agree to be bound by these Terms and Conditions and the decisions of Atlas, which are final and binding in all respects.
4. No purchase or payment of any kind is necessary to enter or participate in the Program. Making a purchase will not increase your chances of receiving a reward.

Part 2: Sponsor

1. Exto Inc. DBA Atlas, 300 Coventry Road, Kensington, CA 94707

Part 3: Program Details

1. The Program will continue until further notice. Atlas reserves the right to modify, suspend, or terminate the Program at any time without prior notice.
2. New users who successfully sign up for an Atlas credit card and make on time membership fee payments including any statement payments during the Program duration will be eligible to participate.
3. **To qualify for the Program reward**, new users must make purchases totaling at least \$1000 using their Atlas credit card within six (6) months from the date of account opening.
4. Once the \$1000 spending threshold (within 6 months from the date of account creation) is met, participants will earn one time credit added to their account according to the following distribution:

Prize (\$)	Odds
\$10	95.00%
\$25	4.00%
\$50	99 bps
\$1000	1 bp

Part 4: Sign-up Bonus and Redemption

1. Bonus earned through the Program can be redeemed as one-time credit to the participant's Atlas credit card account.
2. Bonus is non-transferable and cannot be exchanged or redeemed for any other form of rewards, products, or services.

Part 5: Notification of Rewards and

1. Atlas may notify participants who qualify for rewards via the email address provided during account registration.
2. Participants who qualify for rewards will receive their sign up bonus within a reasonable time after meeting the \$1000 spending threshold within 6 months from the date of account creation.

Part 6: Verification of Winners

1. Winning participants may be required to re-submit identification documents to verify their identity
2. Winner will see 'Sign up bonus' added to their Spend Power in their apps once the users are issued the reward

Part 7: Taxes and Liabilities

1. Participants are solely responsible for any applicable taxes, fees, or other costs associated with the rewards received through the Program.
2. Atlas is not responsible for any liabilities, financial or otherwise, incurred by participants through their participation in the Program.

Part 8: Privacy and Data Collection

1. By participating in the Program, participants consent to the collection, use, and disclosure of their personal information by Atlas for the purposes of administering the Program and delivering rewards.
2. Atlas will handle all personal information in accordance with its Privacy Policy, which can be found on the company's [website](#).

Part 9: General Terms, Release of Liabilities, and Disputes

1. The decisions of Atlas regarding the Program, reward distribution, and any disputes arising out of the Program are final and binding.
2. Atlas reserves the right to disqualify any participant found to be in violation of these Terms and Conditions or engaged in fraudulent activities.
3. Atlas reserves the right to modify or amend these Terms and Conditions at any time without prior notice.
4. Atlas is not responsible for: (a) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (b) unauthorized human intervention in any part of the Program; (c) technical or human error in the administration of the Program or the processing of participants; or (d) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from user's participation in the Program or receipt or use or misuse of any prize. If for any reason a participant's eligibility for the Program is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, participants's sole remedy is to contact support and request for a review. Participants agree that any and all such disputes shall be resolved individually without any legal action. No more than the stated number of each prize will be awarded.

Part 10: Contact Information

1. For any questions or inquiries regarding the Program or these Terms and Conditions, please contact [Atlas Support](#)