

Rocket Rewards Terms Of Use

Last Updated: February 27, 2023.

Agreement And Definitions

This section tells you what this Agreement governs and how it is structured. This section also defines certain terms used throughout this Agreement.

This Agreement is between you and Rock Central LLC d/b/a Rocket Central. You accept the terms of this Agreement when you obtain or redeem Points, and by continued use of your Rocket Account. This Agreement replaces any previous versions of terms and conditions governing the Program. From time to time, we may give you additional terms and conditions associated with the Program. They will be considered part of this Agreement.

The Cardholder Rewards Terms of Use governs how you earn Points by making qualifying purchases with a Rocket Visa Signature Card.

Definitions. The following terms, when used in this Agreement, have the meanings below:

- **Affiliate** means any person, corporation, partnership, limited liability company, joint venture or other form of enterprise, domestic or foreign, including parents, subsidiaries, that directly or indirectly control, is/are controlled by, or are under common control with Rocket, including but not limited to the Rocket Family of Companies, or companies that are controlled by RKT Holdings, LLC and share the Rocket name or are on the Rocket platform, including Rocket Mortgage, LLC, Rocket Homes Real Estate, LLC d/b/a Rocket Homes, RockLoans Marketplace LLC d/b/a Rocket Loans, Rocket Solar, LLC, Rocket Auto LLC, Rocket Money, Inc., Rocket Card, LLC and ForSaleByOwner.com, LLC (a Rocket company).
- **Agreement** means this entire Rocket Rewards Terms Of Use.
- **Card** means a Rocket Visa Signature Card.
- **Cardholder(s)** means the primary cardholder of a Rocket Visa Signature Card.
- **Member(s)** means a participant in the Program and includes Cardholders.
- **Point(s)** means points obtained through the Program and that are associated with your Rocket Account.
- **Program** means the Rocket Rewards program that allows a Member to keep track of Point activity, including information about when and how the Member obtains and redeems Points, and through which a Member may redeem Points.
- **Required Funds to Close** means the sum of amounts due at closing, including, but not limited to closing costs and down payment, which are required to close on a mortgage with Rocket Mortgage.

- **Reward(s)** means items, services, credits and cash equivalents or other offerings for which Points can be redeemed through the Program.
- **Rocket Account** means your account with Rocket, which enables your interaction with the Rocket Family of Companies and participation in the Program.

- **Rocket, we, us, or our** means Rock Central LLC d/b/a Rocket Central.
- **You and your** means you, as a Member.

Obtaining Points

This section tells you general rules about how to get Points.

Here is How You Can Obtain Points:

- **Completing Certain Engagement Activities Within Your Rocket Account.** Engagement activities are listed on the Activities page located at rewards.myrocket.com/activities (account required to access). The maximum number of Points that you can obtain in a calendar year by completing engagement activities within your Rocket Account is 149,750.
- **Promotional Offers.** Some promotional offers may let you obtain Points. If we make a promotional offer, we will let you know the specific terms and conditions that apply.
- **As Otherwise Indicated Within Your Rocket Account.** There may be other opportunities to obtain Points within your Rocket Account that are not indicated here.

Additional Information About Obtaining Points:

- **Point Information Displayed In Your Rocket Account.** Generally, Point information will update and be displayed in your Rocket Account within one (1) day of obtaining Points; however, there could be instances where it takes more time.

The Cardholder Rewards Terms of Use governs how you earn Points by making qualifying purchases with a Rocket Visa Signature Card.

Redemption And Rewards

This section tells you how and when you can redeem Points.

Who May Redeem. Only you can redeem Points from your Rocket Account, unless we tell you otherwise.

When Points May Be Redeemed.

- **Mortgage-related Rewards.** Points may be redeemed for mortgage-related Rewards at certain milestones in the mortgage process.
- **Card-related Rewards.** Points may be redeemed for Card-related Rewards at any time after they are earned in accordance with the Cardholder Rewards Terms of Use.

Additional Information About Redeeming Points:

- **No Warranties.** Rocket and its Affiliates participating in the Program make no guarantees, warranties or representations of any kind concerning the Program.
- **No Liability For Rewards.** You release Rocket and its Affiliates participating in the Program from all liability regarding the redemption and use of Points and Rewards, including any Rewards that are lost, stolen, or destroyed after they are obtained.
- **Availability Of Rewards.** The availability of any Reward is not guaranteed.

- **Point Value May Vary.** The value of a Point for purposes of the Program may vary depending on the Reward for which it is being redeemed. The value of a Point for purposes of the Program may also vary depending on how it was obtained. We have the right to change the Points to dollar conversion rate for Rewards at any time.
- **Taxes.** The monetary value of a Reward that you redeem Points for may be considered taxable income from Rocket in the tax year in which you redeem the Points, in accordance with U.S. tax law. Rocket may be required to send you (and file with the IRS) a Form 1099-MISC (Miscellaneous Income) for the year in which you redeem Points for a Reward when the value of the Reward plus other taxable miscellaneous income you receive from Rocket totals \$600 or more for a calendar year. We determine the monetary value of Rewards received through Points redemptions for tax purposes. You are responsible for any personal tax liability due to the receipt of a Reward due to your Points redemption. Not all redemptions may be considered taxable income, we recommend you consult with your qualified tax adviser.

Certain Reward Options

This section tells you about certain available Rewards and explains some of the terms and conditions related to redeeming Points for each of those Rewards.

Find out what you can currently get with Points by signing into your Rocket Account at rewards.myrocket.com.

Reward-Specific Terms And Conditions. Special terms and conditions may apply to certain Rewards. Sometimes you will be required to affirmatively accept those terms and conditions when you redeem Points. Even if you are not required to do so, by redeeming Points for that Reward, you acknowledge that you have read and agreed to the applicable terms and conditions. Please carefully read all terms and conditions before redeeming Points.

Rewards for Points Obtained by Completing Certain Engagement Activities Within Your Rocket Account

- **Credit Toward Closing Costs Associated With A Retail Purchase Mortgage With Rocket Mortgage.** Up to 200,000 Points may be redeemed for a lender-paid credit toward closing costs associated with a retail purchase mortgage with Rocket Mortgage. This lender-paid credit is not available for Rocket Mortgage C-Products or new purchase mortgages submitted to Rocket Mortgage through a third-party mortgage broker.
- **Cardholder-Exclusive Reward: Credit Toward Unpaid Principal Balance of a Mortgage Serviced by Rocket Mortgage.** Cardholders may redeem Points for a credit toward the unpaid principal balance of a mortgage currently serviced exclusively by Rocket Mortgage. Points redeemed toward the unpaid principal balance of a mortgage serviced exclusively by Rocket Mortgage are worth \$0.004 per Point. This Reward is only available for non-delinquent mortgages and may only be redeemed once per calendar month for individual redemptions of \$25 or more.

Rewards for Points earned by making qualifying purchases with a Rocket Visa Signature Card

- **Credit Toward Required Funds to Close Associated With A Retail Purchase Mortgage With Rocket Mortgage.** Up to 800,000 Points (each worth \$.01, or an overall equivalent of 5% back), or a cash equivalent of \$8,000, may be redeemed toward Required Funds to Close associated

with a retail purchase mortgage with Rocket Mortgage. This Reward is not available for Rocket Mortgage C-Products or new purchase mortgages submitted to Rocket Mortgage through a third-party mortgage broker.

- **Credit Toward Unpaid Principal Balance of a Mortgage Serviced by Rocket Mortgage.** Points may be redeemed toward the unpaid principal balance of a mortgage currently serviced exclusively by Rocket Mortgage. Points redeemed toward the unpaid principal balance of a mortgage serviced exclusively by Rocket Mortgage are worth \$0.004 per Point, or an overall equivalent of 2% back. This Reward is only available for non-delinquent mortgages and may only be redeemed once per calendar month for individual redemptions of \$25 or more.
- **Credit Card Balance Reduction.** Points may be redeemed for a statement credit toward your Rocket Visa Signature Card balance. Points redeemed for a statement credit against your Rocket Visa Signature Card balance are worth \$0.0025 per Point, or an overall equivalent of 1.25% back. Points redeemed for a statement credit against your Rocket Visa Signature Card balance will only reduce your card balance and will neither eliminate your obligation to make your minimum statement balance payment when due nor advance your next payment.

Loss Or Suspension Of Points

This section tells you how Points you have already obtained or received may be lost or suspended.

When Your Rocket Account Is Closed

We may close your Rocket Account at any time and for any reason, including but not limited to suspected fraud, misuse, abuse or suspicious activity. If you have multiple Rocket Accounts at the time one of your Rocket Accounts is closed, you will lose only the Points that are associated with the closed Rocket Account.

- **You Close Your Rocket Account.** If you voluntarily close your Rocket Account, you will lose the Points associated with it immediately.
- **We Close Your Rocket Account For Any Reason.** If we close your Rocket Account for any reason, you will lose the Points associated with it immediately, except as required by applicable law.
- **Limited Online Access.** When your Rocket Account is closed, you will lose access to it and any Points associated with it online.

We Cancel The Program.

If the Program is canceled, Points can no longer be redeemed, except as required by applicable law and in a fashion determined by us.

Loss Upon Death.

You will lose the Points associated with your Rocket Account upon your death, and your estate, successors and assigns have no property rights or other legal interests in such Points.

Changes To This Agreement Or To The Program

This section tells you when and how we may change this Agreement and the Program.

Changes With or Without Notice. We may make changes to the Program and/or the terms of this Agreement at any time and will provide notice either at our discretion or when required by applicable law. When not required by applicable law, we may make changes without notice. For example, we will not notify you if we change what Rewards are available or the number of Points required to redeem a Reward. If we do make any changes to this Agreement, we will post an updated copy on rewards.myrocket.com.

Fraud, Misuse, And Abuse

This section tells you that we may take action in response to account fraud, misuse, or abuse, including removing Points and suspending or closing your Rocket Account.

- **Fraud, Misuse, Abuse, Or Suspicious Activity.** If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:
 - Removing Points
 - Stopping you from obtaining Points
 - Suspending or closing your Rocket Account
 - Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages
- **Examples Of Fraud, Misuse, Abuse And Suspicious Activity:**
 - Buying or selling Points other than as permitted under the Program
 - Points redemptions that you did not authorize

Please contact us at (888) 980-2761 immediately if you suspect your Rocket Account is the target of fraud or suspicious activity.

Other Important Information

This section tells you more about the Program, including information about how we may contact you.

- **No Cash Value.** Points have no cash value.
- **Points Earned Upon Redemption.** Points obtained by completing certain engagement activities within your Rocket Account are only earned upon redemption.
- **Other Exclusions and Restrictions Apply.** Other exclusions and restrictions apply to Points and Rewards.
- **No Property Rights.** You have no property rights or other legal interests in Points, except as may be granted by applicable law. By operation of law, you cannot transfer Points through events such as an inheritance, bankruptcy or divorce. Points also cannot be assigned or pledged.
- **Disputes Between Member And Other Persons.** We are not responsible for disputes between you and a third-party involving Points or any other aspect of the Program.
- **Indemnity.** You agree to indemnify us and our third-party service providers, and all of our and their respective Affiliates, directors, officers, employees, agents and contractors, and hold us and them harmless from and against any loss, damage, liability, cost or expense of any kind

(including attorneys' fees) arising from our or a Member's use of the Program, any fraud, misuse or abuse of the Program, violation of this Agreement and/or violation of any applicable law or the rights of any third party.

- **Limitation Of Liability.** You release us, our third-party service providers, and our and their respective Affiliates, directors, officers, employees, agents and contractors, for your participation in the Program, including in connection with obtaining Points, redeeming Points for Rewards and using Rewards, the expiration and forfeiture of Points and changes to or cancellation of the Program. The third-party service providers, including merchants and contractors, that participate in the Program are not affiliated with us, and we and our Affiliates, directors, officers, employees and agents are not responsible for, and you release us from, any liability arising in connection with products and services provided by those third-party service providers, including Rewards and/or any such services provided in connection with Rewards, such as delivery or servicing.
- **Void Where Prohibited By Law.** The Program and/or any feature of the Program are void where prohibited by federal, state, or local law or regulation and are subject to change as necessary to comply with law or regulation.
- **Notices And Communications.** We may send communications about the Program to you at any mailing or email address on our records or through our online services. You agree that we (and/or our service providers or anyone we authorize) may contact you at any phone number, email address or mailing address you provide or we obtain in other ways. This includes communications to mobile, cellular/wireless, or similar devices. We may contact you by live operator, auto-dialer, recorded or artificial voice, text or email. You agree to pay any charges from your plan provider for communications we send to you, as well as communications you send to us. We may use voice recognition technology to verify your identity when you call. We may capture and store your voiceprint for this purpose.

Incorporation Of Rocket Account Terms Of Use

This section tells you that the Rocket Account terms of use also apply to the Program.

The terms of use governing your Rocket Account are incorporated into this Agreement. Read the applicable [Rocket Account terms of use](#) for these important provisions. In the case of conflict between this Agreement and the terms of use governing your Rocket Account, the Rocket Account terms of use will prevail.