

SMS Terms

Last Modified: August 20, 2026

These terms of use are entered into by and between You and mCard Technologies, Inc. ("Company," "we," or "us"). mCard Technologies offers financial technology services, including the Made Essential Visa® Signature Preferred Card, issued by Lead Bank pursuant to a license from Visa, rewards program, and other related services. We are not a bank, and credit cards are issued by, and subject to the terms of, our partner bank(s).

SMS/TEXT MESSAGING TERMS

The Company may send you recurring automated SMS/text messages related to your account, including account alerts, transaction notifications, security and fraud alerts, one-time passcodes (OTP) and two-factor authentication (2FA), payment reminders, rewards and promotional offers, customer service communications, and other account-related information.

By providing your mobile phone number and opting in to receive text messages from Made Card (whether through the Website, a mobile application, account enrollment, or other consent mechanism), you expressly consent to receive recurring automated SMS/text messages at the mobile number provided. Consent is not a condition of purchase or account opening. You may receive messages even if your mobile number is registered on a state or federal Do Not Call list.

Message frequency varies based on account activity and your preferences; you may receive multiple messages per day during periods of high account activity. Message and data rates may apply. Contact your mobile carrier for details about your plan. The Company is not responsible for any charges imposed by your mobile carrier.

You may opt out of receiving SMS/text messages at any time by texting STOP to any message you receive from us. After you send STOP, you will receive a one-time confirmation message, and no further messages will be sent unless you re-subscribe. Opting out of promotional messages will not affect transactional or security-related messages necessary for the operation of your account, which may continue as permitted by law. For assistance, text HELP to any message you receive from us, or contact us at privacy@madecard.com.

The Company and mobile carriers are not liable for delayed or undelivered messages. Message delivery is subject to effective transmission by your mobile carrier and is not guaranteed. Major U.S. carriers are supported; carriers are subject to change without notice.

Your mobile number, opt-in status, and messaging interaction data are collected and used solely to provide the SMS messaging services you have opted into. We will not sell, rent, or share your mobile opt-in data or SMS consent information with third parties or affiliates for their marketing or promotional purposes. Information collected through the SMS program may be shared with third-party service providers solely for the purpose of delivering messages or as required by law. For more information, see our Privacy Policy.

We reserve the right to modify or discontinue the SMS messaging program at any time without notice. Changes to these SMS terms will be posted as part of the updated Terms of Use. By opting in to our SMS messaging program, you acknowledge that you have read and agree to these SMS/Text

Messaging Terms. These terms are subject to and incorporated into the Terms of Use, including the arbitration provision and class action waiver contained therein.

PRIVACY POLICY SMS ADDENDUM

In connection with our SMS/text messaging program, we collect the following categories of information: your mobile phone number, messaging consent records (including the timestamp and method of your opt-in), and message delivery and interaction data. This information is collected and used solely to administer the SMS messaging services you have opted into, to maintain records of consent as required by applicable law, and to monitor message deliverability.

We will not sell, rent, share, or otherwise disclose your mobile opt-in data, phone numbers collected for SMS purposes, or consent information to third parties or affiliates for their marketing or promotional purposes. SMS-related data may be shared only with third-party service providers who assist in delivering messages on our behalf (for example, Twilio) or as required by law, regulation, or legal process.

You may opt out of SMS messages at any time by texting STOP to any message received from us. To request deletion of your mobile phone number and associated SMS consent records, contact us at privacy@madecard.com or write to mCard Technologies, Inc., 169 Madison Ave., STE 38013, New York, NY 10016. Upon receipt of a verified deletion request, we will delete or de-identify your SMS-related data within a reasonable period, except to the extent retention is required by law.

These SMS privacy terms are governed by and subject to the Company's Privacy Policy. In the event of any conflict between these SMS privacy terms and the Privacy Policy, the more protective provision with respect to your personal information will control.

CONTACT INFORMATION

If you have any questions or concerns regarding these SMS/Text Messaging Terms, the Privacy Policy SMS Addendum, or any related matter, you may contact the Company using the following methods:

Legal Inquiries: legal@madecard.com

General Support: privacy@madecard.com

Mailing Address: mCard Technologies, Inc., 169 Madison Ave., STE 38013, New York, NY 10016