

Arrived Deposit Match Program Terms & Conditions

Arrived Holdings, Inc.'s ("Arrived") Deposit Match Program (the "Match Program") is subject to the terms and conditions (this "Agreement") set forth herein.

1. **Definitions.** When the following capitalized terms are used above or below in this Agreement, the following definitions apply:
 - a. "Affiliated Entity" means any entity that, now or in the future, directly or indirectly through one or more intermediaries, controls, is controlled by, or is under common control with, such person or entity, and, with respect to Arrived.
 - b. "Arrived Wallet" shall mean the mobile wallet feature through which Arrived account holders may make investments on the Arrived platform.
 - c. "Customer" means an individual who has opened an account on the Arrived platform that is in good standing, including, but not limited to, having received know-your-customer and anti-money laundering approval at Arrived's sole discretion.
 - d. "Eligible Activities" means a purchase of items available for purchase on the Arrived merchandise store located at <https://merch.arrived.com/> or an investment in any of the offerings available on the Arrived platform.
 - e. "Eligible Deposit" means a new deposit of at least \$1,000 (one thousand dollars) initiated by a Customer into their Arrived Wallet. The deposit of any Eligible Deposit must be initiated by the Customer during the Offer Period and must successfully transfer and settle. Eligible Deposits do not include: (i) any contribution made through a dividend, reward, or promotion or (ii) any contribution which charges back or never settles. An Eligible Deposit may be composed of multiple deposits that, in the aggregate, sum to at least \$1,000 (one thousand dollars) in a 24-hour period following the initiation of the first deposit.
 - f. "Eligible Deposit Date" means the date on which the Customer initiates the Eligible Deposit.
 - g. "Holding Period" means the time period starting on the Settlement Date of the Eligible Deposit and ending sixty (60) days thereafter.
 - h. "Match Amount" means the amount funded by Arrived and applied to a Customer's Arrived Wallet subject to the terms and conditions set forth herein.
 - i. "Offer Period" shall mean any time on or after December 11, 2025 until such time as Arrived shall end this Offer Period in its sole discretion without notice.
 - j. "Settlement Date" is the date when the Eligible Deposit successfully transfer, settles, and posts to a Customer's Arrived Wallet.
2. **Eligibility.** The Match Program is only available to Customers who have successfully created a new Arrived Wallet after the Eligible Deposit Date.
3. **Offer.** Subject to the terms and conditions set herein (including but not limited to the Holding Period) for each Eligible Deposit made by a Customer to their Arrived Wallet, Arrived will fund a Match Amount of 1% of the value of such contribution (this "Offer"). Match Amounts will be rounded to the nearest whole cent. The Match Amount is calculated based on 1% of the total of the deposited cash in a 24-hour window following the initiation of the first deposit to the customer's Arrived Wallet.
4. **Early Removal Fee.** If a Customer has received a Match Amount for an Eligible Deposit, then any removal of funds from their Arrived Wallet for anything other than an Eligible Activity during the Match Amount's Holding Period will result in a non-taxable fee ("Early Removal Fee") being applied to the Arrived Wallet as payment for services from Arrived. The Early Removal Fee shall be an amount equal to the corresponding Match Amount that would be received for the amount removed.

This Early Removal Fee shall apply to any removal of funds or securities from the Arrived Wallet during the Match Amount's Holding Period, including, but not limited to, withdrawal, rollover, transfer, levy, excess contribution, account closure, distribution outside of the Arrived Wallet, and/or chargeback of an otherwise Eligible Deposit (collectively, "Funds Removal") initiated by the Customer or otherwise.

If the Customer has cash available in their Arrived Wallet, then the Early Removal Fee shall be deducted from this available cash balance. If the Customer has insufficient cash available in their Arrived Wallet to pay the Early Removal Fee, then the Customer directs the removal, transfer, sale of positions, withholding of dividends or distributions and potential liquidation from their Arrived Wallet to pay the Early Removal Fee or, as applicable, to cover account deficits created by the Early Removal Fee.

5. **Other Limitations.**
 - a. To be eligible to participate in the Match Program, the Customer's account on the Arrived Platform must, at all times and in the sole discretion of Arrived or its Affiliated Entities, remain in good standing and cannot be locked, suspended, restricted, or otherwise flagged in any way. In the event Arrived and/or its Affiliated Entities determine at

any time and in their sole discretion that there may have been unauthorized or fraudulent activity related to an account on the Arrived platform or the Arrived Wallet, or a violation of Arrived's terms of service or this Match Agreement, or that an account on the Arrived platform is otherwise not in good standing, whether or not in connection with the Match Amount, Arrived reserves the right to decline to grant the Match Amount or to rescind or liquidate the Match Amount, or any security or any related dollar proceeds derived from the Match Amount, and via this Match Agreement, the Customer directs the removal, transfer, withholding of any dividends or distributions, and potential liquidation from their Arrived account.

- b. The Match Amount will be credited to the Customer's Arrived Wallet within approximately sixty (60) days after the Settlement Date, though this timeline may be delayed in Arrived's sole discretion if, by way of example and not limitation, Arrived determines that there are indications of fraud, unauthorized activity, and/or a violation of the Arrived Terms of Service or this Agreement.
 - c. The Match Program is not available for Customers who inherit Arrived accounts.
 - d. The Match Program cannot be combined alongside any other promotions related to Accounts on the Arrived platform.
 - e. Notwithstanding anything to the contrary herein, Arrived reserves the right, in its sole discretion, to revoke, rescind, reclaim, deduct, offset, or otherwise remove any portion of a Match Amount that has not been used by a Customer within two (2) years following the applicable Settlement Date. For purposes of this provision, a Match Amount shall be deemed "used" only to the extent it has been applied toward an Eligible Activity. In the event Arrived exercises its rights under this Section, the Customer hereby authorizes and directs Arrived to deduct such unused Match Amount (and any related proceeds) from available cash in the Customer's Arrived Wallet, or, if insufficient cash is available, to remove, transfer, withhold distributions from, or liquidate positions in the Arrived Wallet as reasonably necessary to effect such reclamation. The expiration and reclamation rights set forth in this Section are in addition to, and not in limitation of, any other rights of Arrived under this Agreement or applicable law.
6. **No Recommendation.** The Match Program is not a recommendation of any investment or investment strategy, or a recommendation that any Customer make and Eligible Deposit. By participating in the Match Program, each Customer represents that none of Arrived or any of its Affiliated Entities has recommended any deposit to an Arrived Wallet or activity on the Arrived platform. Arrived, through the Match Program, does not intend to provide the benefit of deferred compensation or to create an employee pension benefit plan under ERISA.
7. **Tax Treatment.** Arrived processes and treats all Match Amounts as interest earned by the applicable Arrived account for tax reporting purposes. NONE OF ARRIVED OR ANY OF ITS AFFILIATED ENTITIES IS OFFERING TAX ADVICE, AND NOTHING CONTAINED HEREIN PURPORTS TO BE A COMPLETE PRESENTATION OF TAX REGULATIONS THAT MAY BE APPLICABLE TO MATCH AMOUNTS OR ANY ARRIVED ACCOUNT. PLEASE CONSULT A TAX ADVISOR FOR INDIVIDUALIZED ADVICE.
8. **Miscellaneous.** Arrived reserves the right to change the terms of this Agreement and/or to terminate the Match Program at any time with or without notice. Headings in these terms and conditions are descriptive and for convenience only, and do not alter the scope of the rights and obligations created by them. The Offer is not transferable, saleable, or valid in conjunction with certain other offers, and is available to U.S. citizens and permanent residents only. This Match Program is only available for personal use, and may not be used for commercial purposes.