

# **"Get200" Spending Account Acquisition Cash Bonus Promotional Offer:**

## **Terms & Conditions**

### **Effective July 7, 2025**

#### **Overview**

New Customers (who do not have, nor ever had, an Ally Bank Spending Account) can get a cash bonus of \$200 for opening a new Ally Bank Spending Account using offer code Get200 and setting up a Qualifying Direct Deposit totaling at least \$2,000 per month for three months. You have some extra time for your first month to get everything setup –Qualifying Direct Deposit(s) totaling at least \$2,000 must post within 60 days from when you open your new Spending Account. Here are the basic steps to qualify, which we'll cover in more detail below.

1. For a limited time, no later than 8/7/25 (we may shorten this timeframe without notice), open your first Ally Bank Spending Account using offer code Get200 where indicated in the online account application. Remember! You must fund your account with any amount within 30 days, otherwise the account will automatically close. (Note: your initial funding does not need to be your Qualifying Direct Deposit (and may need to be from another source due to timing.)
2. Set up a Qualifying Direct Deposit (QDD) totaling at least \$2,000 per month for three consecutive months to be deposited into your new Spending Account. Your first month of QDD transaction(s) totaling at least \$2,000 must post to your Spending Account within 60 days from when you open your new Spending Account.
3. Your cash bonus will be paid into your Spending Account within 30 days after you reach the third consecutive monthly \$2,000 QDD minimum. To be paid, make sure you keep your Spending Account open and in Good Standing through the payout.

This offer is available to New Customers who do not have an existing Ally Bank Spending account, nor have they ever had an Ally Bank Spending Account. Above lists the basic steps for you to qualify, with additional definitions and essential details below – please take a few minutes to read through all of it! And save/print/bookmark/screenshot this page in case you need to refer back to this info.

## **Terms & Conditions**

### **Definitions**

**Account Opening & Funding Period** – To receive the bonus you must open your new Spending Account by 8/7/25. There is no minimum initial funding amount; however, your new account must be funded within 30 days of account opening. (Note: your initial funding does not need to be your Qualifying Direct Deposit (and may need to be from another source due to timing.)

**Direct Deposit Requirement** – To receive the bonus, you must set up a Qualifying Direct Deposit (QDD) that totals at least \$2,000 per month for three consecutive months deposited into your Spending Account. Your first monthly QDD of at least \$2,000 must post to your Spending Account within 60 days from when you open your new Spending Account (must open by 8/7/25) and then for two additional consecutive months. Your QDD must post to the same Spending Account each time throughout the duration of this offer.

**Excluded Account(s)** – Accounts that aren't eligible for the cash bonus are any account other than a Spending Account, including, but not limited to, Ally Bank Savings Accounts, Money Market Accounts, Certificates of Deposit (CDs), Individual Retirement Accounts (IRAs), accounts owned by a trust, Uniform Gift to Minors Act (UGMA) accounts, Uniform Transfers to Minors Act (UTMA) accounts, and other fiduciary accounts.

**Good Standing** – Your Ally Bank Spending Account must be open, not restricted (e.g., not flagged for fraud), and not have a negative balance at the time of bonus payment to be considered in Good Standing.

**New Customer** – Someone who does not currently have, nor has ever had, an Ally Bank Spending Account(s) [formerly known as Ally Bank Interest Checking Account], at any ownership level, whether it be as a primary owner or joint/secondary owner.

**Qualifying Direct Deposit (QDD)** – Your Qualifying Direct Deposit needs to be an electronic deposit from an employer payroll, payroll provider service, or benefits payer (such as Social Security or Military Pay) and must be clearly identifiable by Ally as such. Person to Person payments (such as Zelle®) are not considered a QDD. ACH transfers from an account you have at another financial institution are not considered a QDD. Electronic check deposits made via your device (eCheck) are not considered QDD.

**Spending Account** – New Ally Bank Spending Account opened with offer code Get200.

## Rules

Only New Customers who open and fund a Spending Account using offer code Get200 between 7/7/25 and 8/7/25 are eligible to participate. Applicants who are not New Customers but open a Spending Account with the offer code will not be eligible. One bonus per customer and only one bonus paid per account. For example, if two account holders open a joint account, only one account holder will receive the bonus. This is an online offer only—there are no in-person, mail-in, call-in, or other offline methods to participate.

You must open your Spending Account using offer code Get200 by 8/7/25. You must fund your account, with any amount, within 30 days of opening – otherwise your account may automatically close (note: due to timing, your initial funding may need to be an earlier transaction separate from your QDD). There is no minimum balance requirement for your Spending Account.

You must complete the Direct Deposit Requirement to earn the cash bonus. Within 60 days from opening your Spending Account, you must receive a Qualifying Direct Deposit (QDD) that totals at least \$2,000 paid into your Spending Account, and continue to receive QDD of at least \$2,000 on a monthly basis for a total of three consecutive months. Keep in mind some direct deposits may not initially take effect until 2 payroll cycles.

If you've satisfied all the requirements to earn the cash bonus, we'll deposit your bonus to your Spending Account within 30 days after you complete the third consecutive monthly QDD of at least \$2,000. Your Spending Account must be open and in Good Standing at the time of the cash bonus payout to receive your bonus.

We won't pay your bonus by check or by transfer to another financial institution. We reserve the right to refuse to open an account and/or pay out a bonus at any time and for any reason. This Spending Account offer is subject to change and may be cancelled at any time without notice. Any disputes relating to these Terms & Conditions must be made within 180 days after the opening date of your Spending Account.

By participating in this offer, we reserve the right to consider you ineligible for other offers that involve opening an Ally Bank Spending Account and/or Savings Account, and/or other offers that involve establishing direct deposit payments, that Ally Bank may have in market, both present day or in the future. If you participate in more than one offer at the same time, the first offer for which you meet the requirements will be the one that we fulfill. If we believe you're trying to game or abuse this offer or any other offers, we reserve the right to revoke your eligibility for this offer and any other offers.

We'll treat the bonus as interest for tax reporting purposes. You should talk to your tax advisor about potential impacts to your tax liability.