CLEAR Stock Offer Terms and Conditions

Effective Date: 10/1/24

If you are an existing member of CLEAR, you can receive a stock reward of \$100 or \$50 when you sign up for a Public brokerage account using "Verify with CLEAR." This program is limited to new customers of Public who have never previously had a Public brokerage account, and is

subject to terms and conditions below.

How can existing CLEAR members redeem this offer?

1. Sign up for Public using "Verify with CLEAR."

Open an approved brokerage account with Public Investing.

3. Deposit at least \$250 into your brokerage account and hold it in your brokerage account

for 5 or more business days.

4. Claim your reward from the button on the top right of your home screen. CLEAR Plus

members will receive \$100 in an asset of their choice while CLEAR Platform members

will receive \$50 in an asset of their choice.

How do I know if I am eligible to claim my offer?

To be eligible to claim your reward, you must be an existing CLEAR member, sign up for Public using "Verify with CLEAR," open an approved Public Investing brokerage account, and successfully deposit and hold at least \$250 into that account for five (5) or more business days.

For more eligibility requirements, see "Terms and Conditions" below.

A "reward" is a fractional share of a designated stock. Fractional shares have limitations, like limited or no voting rights. They are also illiquid outside of Public and not transferable. See here to learn more about fractional share investing.

How can I claim my reward?

Public will alert you as soon as you are cleared to claim your reward. Tap on the notification and choose from one of the available rewards.

Once you have claimed your reward, the cash value of the reward may not be withdrawn for 90 days.

Public Stock Offer Terms and Conditions

- This offer is for a limited time only. Public Investing reserves the right, in its sole discretion, to terminate this offer at any time.
- To claim your reward, you must (1) be an existing CLEAR member, (2) sign up for Public using "Verify with CLEAR", (3) be a new customer of Public Investing (meaning you never previously had a Public Investing brokerage account), (4) open an approved brokerage account with Public Investing, and (5) successfully deposit at least \$250 into your account and hold it in your brokerage account for five (5) or more business days.
- Eligible CLEAR Plus members will receive \$100 while eligible CLEAR Platform members will receive \$50. Each eligible member will be able to use their dollar amount reward to choose from a pool of designated stocks. Stocks are designated from Public Investing's inventory of settled shares. They are chosen from among the top ten (10) most popular travel stocks & most popular five (5) ETFs on the Public app and have a large market capitalization of \$1 billion or more.
- The offer is limited to one redemption per person and Public Investing reserves the right to disqualify any claim, disqualify any referral code, change the rewards and number of rewards offered, modify these Terms and Conditions, and/or terminate the offer at any time, each in its sole discretion.
- Public Investing will use best efforts to credit your brokerage account with your reward within five (5) business days of qualifying for the offer. You have sixty (60) days from the opening of an approved brokerage account to claim your reward. Your reward will expire after sixty (60) days. Expired offers cannot be revived. The cash value of the reward you receive cannot be withdrawn for ninety (90) days after it is claimed.
- This program is only available to U.S. residents who are at least eighteen (18) years of age and residing within the United States and who are otherwise qualified to open a Public Investing brokerage account and CLEAR membership. Employees or contractors or people affiliated with Public or members of their household are not eligible for this offer. Employees of any securities or regulatory organization or exchange are not eligible for this offer. Other restrictions may apply as determined from time to time by Public in its sole discretion and without notice. To open a new brokerage account, you must successfully pass identity verification checks, including "know your customer" protocols and anti-money laundering detection.
- Any account that incurs an ACH reversal fee or a debit card chargeback may be disqualified from this offer and any other promotional offers.
- You may not publicly advertise the purchase or sale of any reward. Any accounts found to be in violation of this condition will be terminated and any rewards voided in Public

Investing's sole discretion. This program is only available for personal use and may not be used for commercial purposes. This offer is not transferable or saleable.

- The receipt of a particular stock through this program or the identification of a particular security in communications related to this program does not constitute an offer, solicitation of an offer, or advice to buy or sell securities or open a brokerage account in any jurisdiction where Public Investing is not registered. All investments involve risk and the past performance of a security or financial product does not guarantee future results or returns.
- The cash value of an offer may be required to be reported as "Other Income" on a Form 1099-Misc. Any gains or losses on the sale of the reward are reported as capital gains or losses. Public Investing is not responsible for any taxes related to this offer. Customers should consult with their tax advisor if they have any specific questions relating to tax treatment and tax implications associated with this offer.
- There is no guarantee that the offer will be paid and Public reserves the right to change or terminate the Promotion or these Terms and Conditions at any time in its sole discretion without notice.
- You may earn up to \$500 of rewards through promotions and offers on the Public app.
 Once you have received \$500 of rewards, you may no longer be eligible to participate in any rewards programs.
- This offer is for a limited time only. There is no guarantee that the offer will be paid and Public Investing reserves the right to change or terminate this offer or these Terms and Conditions at any time in its sole discretion and without notice.
- If a customer requests the cancellation of their brokerage account with Public Investing but is restricted from doing so due to an unsettled offer, then the customer may forfeit the reward in writing. Public Investing will then revoke the face value of the offer and/or revoke the offer credit itself. If an account is closed due to violations of Public's community guidelines or Terms of Service, Public Investing will revoke the face value of the offer and/or the offer itself from the customer's account in order to close it. In cases of a forced closure, a formal request in writing from the customer is not required, and Public Investing reserves the right to revoke an offer at any time.
- You agree that you will not use any defamatory, offensive, abusive, or obscene content in connection with this offer. This includes, but is not limited to, harassing content or content that violates someone else's privacy.
- If you want to share the good news with your friends, then your friends can earn their first investment on us and you can earn a reward too. See here for details on the Public Referral Program.

• If you do not receive your reward after 5 business days, you may reach out to the Public customer experience team via in-app chat or by email at support@public.com.

If you have any questions related to this offer, please contact support@public.com.

All investing involves risk. Brokerage services for U.S. listed securities, options and bonds in a self-directed brokerage account are offered by Public Investing, member FINRA & SIPC. US members only.

Commission-free trading of stocks refers to \$0 commissions for Public Investing self-directed individual cash brokerage accounts that trade U.S. listed securities electronically during the Regular Trading Hours. Keep in mind that other fees such as regulatory fees, Premium subscription fees, commissions on trades during extended trading hours, wire transfer fees, and paper statement fees may apply to your brokerage account. Please see Public Investing's Fee Schedule to learn more.

Fractional shares are illiquid outside of Public and not transferable. For a complete explanation of conditions, restrictions and limitations associated with fractional shares, see our <u>Fractional Share Disclosure</u> to learn more.

View Full Disclosures.