MY ARSENAL REWARDS TERMS AND CONDITIONS

1. Application

- 1.1 My Arsenal Rewards is a loyalty programme offered by the Club to Eligible Members.
- 1.2 By activating your My Arsenal Rewards Account on the My Arsenal Rewards hub, you agree to these My Arsenal Rewards Terms and Conditions ("Terms and Conditions"), which govern your Membership of the My Arsenal Rewards programme.
- 1.3 These Terms and Conditions should be read alongside: (i) the Terms and Conditions of Entry, (ii) any specific terms and conditions applicable to an auction or prize draw, Qualifying Purchase, Qualifying Activity and/or Reward, and (iii) the terms and conditions of your Eligible Membership, each of which may be amended from time to time and can be accessed via the Website or the My Arsenal Rewards hub. In the event of an inconsistency between any of these terms and conditions, the following order of priority shall prevail:
 - (A) Terms and Conditions of Entry;
 - (B) these Terms and Conditions;
 - specific terms and conditions applicable to an auction, prize draw, Qualifying Purchase,
 Qualifying Activity and/or Reward; and
 - (D) the terms and conditions of your Eligible Membership.
- 1.4 If you are a consumer then references in these Terms and Conditions to "you" are to the individual who has purchased an Eligible Membership from the Club and has activated a My Arsenal Rewards Account for private and non-commercial purposes. If you are a business, references in these Terms and Conditions to "you" are to the business that you have the authority to bind in accordance with clause 1.5.
- 1.5 If you are NOT a consumer:
 - (A) you confirm that you have authority to bind any business on whose behalf you are activating a My Arsenal Rewards Account;
 - (B) the terms and conditions listed in clause 1.3 above (together the "Agreement") constitute the entire agreement between you and the Club and supersede and extinguish all previous agreements, promises, assurances, warranties, representations and understandings between you and the Club, whether written or oral, relating to its subject matter; and
 - (C) you acknowledge that in entering into this Agreement you do not rely on any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this Agreement. You and the Club agree that neither party shall have any claim for innocent or negligent misrepresentation based on any statement in this Agreement; however

nothing in this section shall exclude liability for either party's fraudulent misrepresentation or fraudulent concealment.

1.6 All the provisions of these Terms and Conditions, including all rights granted to you and the obligations of the Club hereunder, are subject to and limited by Applicable Law and Applicable Football Regulation and any restrictions contained therein. In the event of any conflict or inconsistency between the provisions of these Terms and Conditions and any Applicable Law or Applicable Football Regulation, the relevant Applicable Law or Applicable Football Regulation shall prevail. For the avoidance of any doubt, the Club shall not be in breach of these Terms and Conditions by virtue of any action which it takes or omits to take as a consequence of Applicable Law or Applicable Football Regulation.

2. Exclusion of Liability

- 2.1 Nothing in these Terms and Condition excludes or limits our liability for:
 - (A) death or personal injury caused by our negligence;
 - (B) fraud or fraudulent misrepresentation; or
 - (C) any matter in respect of which it would be unlawful for us to exclude or restrict our liability.
- 2.2 Except as otherwise set out in these Terms and Conditions, and to the fullest extent permitted by Applicable Law, the Club shall not have any responsibility or liability to you in respect of:
 - (A) any failure to carry out, or any delay in carrying out, any matter in respect of your My Arsenal
 Rewards Membership, caused by any circumstances outside the Club's reasonable control;
 - (B) any unauthorised use of your My Arsenal Rewards Account by you or a third party;
 - (C) the exercise of any discretion by the Club as a consequence of any restrictions required by Applicable Law and/or Applicable Football Regulation;
 - (D) any products and/or services provided by any third party, including a Rewards Affiliate, in connection with the My Arsenal Rewards programme, including but not limited to the delivery, standard, quality or otherwise of any Rewards and/or the failure of such a third party to make a specific Reward available; and/or
 - (E) any indirect, special or consequential loss or damage, or any loss of profit or revenue, loss of use or enjoyment, loss of business or contracts, or loss of opportunity, whether in contract, tort or otherwise.
- 2.3 For the avoidance of doubt and without limitation, as a result of a COVID Event, the Club may be required by Applicable Law and/or Applicable Football Regulation, or may decide, to hold Behind Closed Doors Matches and/or Reduced Capacity Matches. The Club shall not have any responsibility or liability to you in respect of any such matches for which it is unable to offer you the right to purchase tickets and/or attend matches, and/or the exercise of any discretion by the Club in respect of the sale, prioritisation and/or allocation of tickets or Rewards Points for Reduced Capacity Matches;

3. Duration of Membership

Your My Arsenal Rewards Membership shall commence when you activate your My Arsenal Rewards Account on the My Arsenal Rewards hub and shall be valid until such time as your Membership is cancelled or expires in accordance with these Terms and Conditions.

4. Conditions of Membership

- 4.1 You may hold one My Arsenal Rewards Membership per Eligible Membership. If you have multiple seats licensed to you for the relevant season, this means that you may hold one My Arsenal Rewards membership per seat that is licensed to you, subject to the restrictions in clause 4.2 below.
- 4.2 If you hold multiple My Arsenal Rewards Memberships:
 - (A) you are only permitted to register one Membership Card for a Pingit for Clubs Account, pursuant to clause 8 below; and
 - (B) you cannot transfer Rewards Points earned on one of your My Arsenal Rewards Accounts to any of your other My Arsenal Rewards Accounts.
- 4.3 You may not transfer your My Arsenal Rewards Membership to any other person.
- 4.4 You must keep your Membership Card(s) and My Arsenal Rewards Account details secure.
- 4.5 You must comply with any terms and conditions and instructions applicable to the earning of Rewards Points and/or the redemption of Reward Points on Rewards, including these Terms and Conditions and the terms and conditions of any Rewards Affiliates.
- 4.6 You may only use Rewards Points to redeem Rewards.
- 4.7 You must not sell, assign or transfer Rewards Points or Rewards (or the benefit of such Rewards Points or Rewards) to any other person, including for payment or any other form of valuable consideration.
- 4.8 You must not abuse the My Arsenal Rewards programme in any way, for example by participating in the programme in a way that the Club reasonably considers to be dishonest or inconsistent with these Terms and Conditions, or by engaging in offers over and above what the Club reasonably considers to be ordinary personal use.
- 4.9 If you have registered for a Pingit for Clubs Account pursuant to clause 8 below, you must not allow any other person to use the prepaid payment card functionality of your Membership Card or to otherwise access your Pingit for Clubs Account.
- 4.10 To participate in the My Arsenal Rewards Programme, you must:
 - (A) activate your My Arsenal Rewards Account through the My Arsenal Rewards hub; and
 - (B) ensure that: (i) you have all necessary equipment, including a device with an internet connection, (ii) you have downloaded any necessary apps onto your device, and (iii) your

device meets minimum system requirements, as notified from time to time on the Website and/or the My Arsenal Rewards hub.

4.11 You are solely responsible for any tax you may incur arising out of earning or redeeming Rewards Points and the use of Rewards.

5. My Arsenal Rewards Benefits

- 5.1 All My Arsenal Rewards Members are entitled to earn Rewards Points and to redeem such points on Rewards in accordance with clauses 6 and 7 below.
- 5.2 My Arsenal Rewards Members who meet the conditions of clause 8.1 below are entitled to use their Membership Card as a Visa prepaid payment card in accordance with to clause 8 below. If you are a My Arsenal Rewards Member and you have not received a Membership Card you may request one by contacting <u>myarsenalrewards@arsenal.co.uk</u>.
- 5.3 The Club will change the My Arsenal Rewards Member benefits available from time to time. Information about current benefits is available on the My Arsenal Rewards hub.

6. Earning Rewards Points

- 6.1 My Arsenal Rewards Members may earn Rewards Points by undertaking Qualifying Activities and/or making Qualifying Purchases up until the Points Expiry Date, conditional upon compliance with these Terms and Conditions and any additional terms and conditions and/or instructions of the Club or a Rewards Affiliate as may apply to the Qualifying Activity or Qualifying Purchase from time to time.
- 6.2 When you earn Rewards Points on Qualifying Activities or Qualifying Purchases, your Rewards Points should appear on your My Arsenal Rewards Account within 1 month of:
 - (A) the Qualifying Activity or Qualifying Purchase; or, if applicable,
 - (B) the Rewards Affiliate informing us of the Qualifying Activity or Qualifying Purchase,

whichever is later.

- 6.3 The number of Rewards Points that can be earned from Qualifying Activities and Qualifying Purchases will be determined by the Club in its sole discretion and may vary having regard to factors such as: the date or value of the Qualifying Activity or Qualifying Purchase, whether the Qualifying Activity or Qualifying Purchase is offered by the Club or a Rewards Affiliate, your level of participation in My Arsenal Rewards, and your Eligible Membership.
- 6.4 Reward Points have no equivalent or representative cash value and will not be converted into or exchanged for cash or credit in any circumstances.
- 6.5 The Club may vary the Earning Rate of Rewards Points from time to time, acting reasonably.
- 6.6 Not all purchases or activities with the Club or a Rewards Affiliate will be Qualifying Activities or Qualifying Purchases, therefore you should check before undertaking a particular purchase or activity

to confirm whether you will earn Rewards Points. Information about Qualifying Activities and Qualifying Purchases is available on the My Arsenal Rewards hub.

- 6.7 For the avoidance of doubt, you cannot earn Rewards Points on Rewards you have redeemed using Rewards Points.
- 6.8 If you earn Rewards Points on a Qualifying Purchase or Qualifying Activity for which you subsequently obtain either (i) a refund; (ii) a credit, or (iii) an exchange for an item or activity that does not constitute a Qualifying Purchase or Qualifying Activity, the Rewards Points that you earned on the Qualifying Purchase or Qualifying Activity shall be deducted from your My Arsenal Rewards Account once the refund, credit or exchange has been processed by the Club or Rewards Affiliate (as applicable). If there are insufficient Rewards Points in your My Arsenal Rewards Accounts for the Club to make such a deduction of Rewards Points, the Club reserves the right to deduct from any future Rewards Points that you earn. If, because of deductions made by the Club pursuant to this clause, you consistently have insufficient Rewards Points in your My Arsenal Rewards Account, the Club may consider you to be in breach of clause 4.8 above.

7. Redeeming Rewards

- 7.1 You may use your Rewards Points to redeem Rewards up until the Points Expiry Date, provided that you have sufficient Rewards Points in your My Arsenal Rewards Account for the particular Reward and conditional upon compliance with these Terms and Conditions and any additional terms and conditions and/or instructions of the Club or a Rewards Affiliate as may apply to a Reward from time to time.
- 7.2 The Club shall determine the range and quantity of Rewards available from time to time in its sole discretion. Information about Rewards available at any one time is available on the My Arsenal Rewards hub.
- 7.3 The Club may make Rewards available on a first come first served basis and shall have the final decision in all matters relating to the issuing of Rewards.
- 7.4 The Club will determine the Redemption Rate for each Reward from time to time in its sole discretion. The Redemption Rate for a particular Reward is not related to the cash price or market value (if any) of similar products or services outside of the My Arsenal Rewards programme.
- 7.5 If you redeem Rewards Points on entering a prize draw on the My Arsenal Rewards hub:
 - (A) your participation in the prize draw will also be governed by the terms and conditions of that prize draw, as made available on the My Arsenal Rewards hub; and
 - (B) if you are unsuccessful in the prize draw, you shall not be entitled to a credit of the Rewards
 Points that you redeemed to enter the prize draw.
- 7.6 If you redeem Rewards Points to bid on an item or experience auctioned on the My Arsenal Rewards hub:

- (A) your bid cannot be withdrawn once it is submitted;
- (B) during the auction:
 - the Rewards Points constituting your bid will be debited from your My Arsenal Rewards Account for so long as you are the highest bidder; and
 - (ii) if you are outbid the Rewards Points constituting your bid shall be credited back to your My Arsenal Rewards Account; and
- (C) if you are the highest bidder when the auction closes you shall be entitled to receive the relevant auction item or experience, conditional upon compliance with any applicable terms and conditions and/or instructions, as made available on the My Arsenal Rewards hub.

8. Pingit for Clubs from Barclays

- 8.1 You are entitled to use your Membership Card as a Visa prepaid payment card provided that you meet the following conditions:
 - (A) you are not an excluded user, in accordance with clause 8.2 below;
 - (B) you are eligible for and successfully register with Barclays for Pingit for Clubs; and
 - (C) you comply with the Pingit for Clubs Terms and Conditions.
- 8.2 You are excluded from using your Membership Card as a Visa prepaid payment card if:
 - (A) you are not a UK resident who is solely resident in the UK for tax purposes;
 - (B) you are a Cannon Member; and/or
 - (C) your Eligible Membership is registered in the name of a corporate entity or other non-natural person.
- 8.3 Following activation of your Pingit for Clubs Account, you may earn Rewards Points on Qualifying Purchases made using the prepaid payment functionality of your Membership Card, subject to clause 6 above.
- 8.4 Once activated, you can use your Membership Card as a Visa prepaid payment card subject to these Terms and Conditions and the Pingit for Clubs Terms and Conditions until the sooner of the following:
 - (A) your My Arsenal Rewards Membership closes, expires or terminates in accordance with these Terms and Conditions; or
 - (B) your Pingit for Clubs Account closes, expires or terminates in accordance with the Pingit for Clubs Terms and Conditions.
- 8.5 Barclays may charge fees in respect of your use of Pingit for Clubs in accordance with the Pingit for Clubs Terms and Conditions.

8.6 For the avoidance of doubt, if you choose not to register for Pingit for Clubs, your Membership Card will still provide access to Emirates Stadium in accordance with the Terms and Conditions of Entry.

9. Privacy and Data Protection

The Club will process personal data about you where this is in our legitimate interests to administer your My Arsenal Rewards Membership. This processing will include tracking your Qualifying Purchases and Qualifying Activities to award you with associated Rewards Points and administering your redemption of Rewards Points on Rewards. In the course of administering your My Arsenal Rewards Membership, the Club may need to share your personal data with third parties involved in the programme, such as Rewards Affiliates, Fortress (GB) Limited and/or Barclays. For more information about how we handle personal data and your rights you can read our <u>Privacy Policy</u> (available at <u>www.arsenal.com/privacy-policy</u>) and you can contact our Data Protection Officer at dpo@arsenal.co.uk.

10. The Club's Rights

- 10.1 The Club reserves the right in its absolute discretion to:
 - (A) accept or decline any application for My Arsenal Rewards Membership;
 - (B) limit the number of Rewards Points that can be earned and/or redeemed on Rewards;
 - (C) determine and vary the range, number and type of Qualifying Activities, Qualifying Purchases,Rewards and Rewards Affiliates from time to time;
 - (D) determine and vary the Earning Rate for Qualifying Activities and Qualifying Purchases from time to time;
 - (E) determine and vary the Redemption Rate for Rewards from time to time;
 - (F) limit, withdraw, cancel, change, or suspend any of the Qualifying Activities, Qualifying Purchases and/or Rewards that it offers or advertises from time to time, including but not limited to where this is due to a COVID Event;
 - (G) remove or cancel any Rewards Points awarded to you if it determines or reasonably suspects
 that the Rewards Points were awarded in breach of these Terms and Conditions or in error;
 - (H) suspend or cancel your My Arsenal Rewards Membership (and all associated benefits) in accordance with clause 11 below;
 - (I) exclude you from applying (or re-applying) to purchase any Membership, tickets or other product or service offered by the Club and/or notify a Football Authority or law enforcement authority, if the Club determines or reasonably suspects that you are guilty of any of the actions described in clause 11.3 below;

- (J) run the My Arsenal Rewards programme alongside any other Club loyalty programmes from time to time;
- (K) transfer you across to any additional or replacement Club loyalty programme that we shall notify you of in advance, provided that you shall be entitled to the same or substantially similar benefits under the new loyalty programme as you were entitled to under the My Arsenal Rewards programme; and
- (L) assign or otherwise transfer its rights and obligations under these Terms and Conditions to another Club Group Company, provided that such assignment or transfer shall not adversely affect your enjoyment of the rights granted to you under these Terms and Conditions.

without incurring any liability to you for any loss, expense or damage you may suffer as a result of any actions taken by the Club pursuant to this clause.

11. Suspension, cancellation or expiry of your Membership

- 11.1 Your My Arsenal Rewards Membership shall expire on the Points Expiry Date if you do not renew your Eligible Membership for a subsequent season for which a Season Ticket is valid.
- 11.2 You may cancel your My Arsenal Rewards Membership by sending written notice to the Club using the Club's contact details in clause 13 below.
- 11.3 The Club reserves the right in its absolute discretion to suspend or cancel your My Arsenal Rewards Membership (and all associated benefits) without notice if the Club determines or reasonably suspects that you have:
 - (A) acted in breach of these Terms and Conditions, the Terms and Conditions of Entry, and/or the terms and conditions of your Eligible Membership;
 - (B) been ejected or banned from Emirates Stadium or any other sports ground anywhere in the world;
 - (C) engaged in or been convicted of a sporting-related criminal offence; or
 - (D) engaged in any abusive, harmful, dangerous or other unacceptable behaviour whether inperson or online (such as on a social media platform).
- 11.4 On suspension, cancellation or expiry of your My Arsenal Rewards Membership, your My Arsenal Rewards Account shall be closed and any unused Rewards Points shall be null and void without the Club incurring any liability to you for any loss, expense or damage you may suffer as a result. For the avoidance of doubt, the Club shall not be obliged to offer you a refund, cash alternative or replacement for any unused Rewards Points that become null and void.

12. Fees and charges

The Club may charge you a reasonable fee for services in respect of your My Arsenal Rewards Membership. For example, if your Membership Card needs to be replaced due to inaccurate or out-of-date information supplied by you, we may charge you a £10 replacement fee. We may also charge you for costs associated with the delivery of a Reward, such as postage and packaging.

13. Contact

13.1 If you have any questions or comments in respect of your My Arsenal Rewards Membership you can contact the Club using the following details:

By email: myarsenalrewards@arsenal.co.uk

By post:

Memberships Arsenal Football Club Highbury House 75 Drayton Park LONDON N5 1BU

13.2 To contact you, the Club will use the latest contact details that you have supplied to the Club. Therefore, it is your responsibility to ensure that the Club has your up-to-date contact details, including e-mail address.

14. General

- 14.1 The Club reserves the right to change these Terms and Conditions from time to time and shall notify you of such changes if they materially affect your rights as a consumer. Any such changes will be notified to you through the Website, the My Arsenal Rewards hub, and/or via the contact details you have supplied the Club.
- 14.2 The invalidity or partial invalidity of any provision of these Terms and Conditions shall not prejudice or affect the remainder of these Terms and Conditions, which shall continue in full force and effect.
- 14.3 If you are a consumer, you have legal rights in relation to goods that are not fit for purpose and services that are not carried out with reasonable care and skill. Advice about your legal rights is available from your local Citizens' Advice Bureau or Trading Standards Office. Nothing in these Terms and Conditions will affect these legal rights.
- 14.4 If you are a consumer:
 - please note that these Terms and Conditions are governed by English law. This means that your
 Membership and any dispute or claim arising out of or in connection with it (including non-contractual disputes or claims) will be governed by English law;

- (B) you may bring any dispute which may arise under these Terms and Conditions to, at your discretion, either the competent court of England, or to the competent court of your country of habitual residence if this country of habitual residence is within the UK or is an EU Member State, which courts are (with the exclusion of any other court) competent to settle any of such a dispute. The Club shall bring any dispute which may arise under these Terms and Conditions to the competent court of your country of habitual residence if this is within the UK or is in an EU Member State or otherwise the competent court of England;
- (C) if you are resident in the European Union and we direct the Membership to your country of residence, you will benefit from any mandatory provisions of the law of the country in which you are resident. Nothing in these Terms and Conditions, including clause 14.4(A), affects your rights as a consumer to rely on such mandatory provisions of local law; and
- (D) if you are resident in the European Union and you wish to have more information on online dispute resolution, please follow this link to the website of the European Commission: <u>http://ec.europa.eu/consumers/odr/</u>. This link is provided as required by Regulation (EU) No 524/2013 of the European Parliament and of the Council, for information purposes only. We are not obliged to participate in online dispute resolution.
- 14.5 If you are a business, these Terms and Conditions and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with English Law. You and we both irrevocably agree that the courts of England and Wales shall have non-exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms and Conditions or their subject matter or formation (including non-contractual disputes or claims).
- 14.6 The Club's failure to exercise, or delay in exercising, any right, power or remedy provided by these Terms and Conditions, the documents referenced herein or by law shall not constitute a waiver of that right, power or remedy.

15. Definitions

In these Terms and Conditions, the following words and phrases shall have the following meanings:

"Applicable Football Regulation" means in respect of any Football Authority: (i) the statutes, rules, regulations, directives, codes of practice, guidelines and equivalent for the time being of such bodies; and (ii) all promotional, marketing and commercial agreements and arrangements concluded by each such body; in each case with which the Club is required to comply with from time to time.

"Applicable Law" means all laws, statutes, regulations, edicts, bye-laws, codes of conduct and guidelines, whether local, national, international or otherwise existing to which the Club and/or you is subject and which are relevant to the Club's and/or your rights or obligations under these Terms and

Conditions (as the case may be).

"Barclays" means Barclays Bank UK PLC.

"Behind Closed Doors Match" means a match which the Club holds at Emirates Stadium without any spectators in attendance due to a COVID-19 Event.

"Club" means The Arsenal Football Club Plc, a company registered in England and Wales under company number 00109244 and with its registered office and main trading address at Highbury House, 75 Drayton Park, London, N5 1BU. VAT number: 769 4067 87 GB.

"Club Group Company" means, in respect of the Club, its holding companies and subsidiaries of its holding companies, and "holding company" and "subsidiary" have the meanings given to them in section 1159 of the Companies Act 2006 and "Club Group Companies" shall be construed accordingly.

"COVID" means the coronavirus disease caused by the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), also known as 'COVID-19', and/or any variations or mutations thereof.

"COVID Event" means the COVID-19 pandemic and/or any variations or mutations thereof, and/or any other epidemics or pandemics.

"Earning Rate" means the number of Rewards Points that you can earn from undertaking a Qualifying Purchase or a Qualifying Activity, as published and updated on the My Arsenal Rewards hub from time to time.

"Eligible Member" means any Executive Box Holder and any Member of one of the following Membership Schemes: Red Membership, Silver Membership, Gold Membership, Purple Membership, Cannon Membership, Platinum Membership, WM Membership, Avenell Club Membership, and Diamond Club Membership, and "Eligible Membership" shall be construed accordingly. For the avoidance of doubt, 'Eligible Member' excludes any disabled Member's personal assistant and any Member of the Arsenal Women's Membership or Junior Gunners Membership.

"Emirates Stadium" means Emirates Stadium, London N7 7AJ.

"Football Authority" means any of the Football Association Premier League, the Football Association, the Football Association of Wales, FIFA, UEFA, the Football League and/or any other relevant governing body of association football, and **"Football Authorities**" shall be construed accordingly.

"Ground Regulations" means those ground regulations issued by the Club from time to time that set out the terms and conditions upon which spectators are granted entry to Emirates Stadium (copies of which are on display at Emirates Stadium and on the Website) including without limitation any COVIDrelated guidelines and/or codes of conduct issued by the Club from time to time.

"Member" means a member of a Membership Scheme and/or the My Arsenal Rewards Programme, as applicable.

"Membership Card" means the card issued to you by the Club to indicate your membership of a Membership Scheme and/or the My Arsenal Rewards Programme (which may also function on occasion as a match-day ticket and/or prepaid payment card in accordance with these Terms and Conditions, the Terms and Conditions of Entry and/or the applicable Arsenal Membership Terms and Conditions) and includes any replacement card issued or otherwise made available to you from time to time.

"Membership Scheme" means one of the Club's official membership schemes available to fans, the terms and conditions of which are available on the Website.

"My Arsenal Rewards Account" means your individual account, accessible via the My Arsenal Rewards hub, containing information about your My Arsenal Rewards Membership, including your Rewards Points balance.

"My Arsenal Rewards hub" means a secure section of the Website and/or the Official Arsenal App where you can access your My Arsenal Rewards Account, earn Rewards Points, redeem your Rewards Points on Rewards, and access information about your My Arsenal Rewards Membership.

"My Arsenal Rewards Member" means a Member of the My Arsenal Rewards Membership Programme and "My Arsenal Rewards Membership" shall be construed accordingly.

"Pingit for Clubs" means the payments service provided by Barclays which is available to My Arsenal Rewards Members who have satisfied the conditions of clause 8.1 above. By registering for Pingit for Clubs you will add Visa prepaid card payment capabilities to your Membership Card.

"Pingit for Clubs Account" means the electronic money account opened for My Arsenal Rewards Members to use in connection with their use of Pingit for Clubs to electronically store funds and to make payments using their Membership Card.

"Pingit for Clubs Terms and Conditions" means the terms and conditions governing your use of Pingit for Clubs, as updated by Barclays from time to time.

"Points Expiry Date" means the date of the final match of the Club's Men's First Team in the relevant football season for which a Season Ticket is valid, or such other date as the Club may notify to you on the Website and / or the My Arsenal Rewards hub.

"Qualifying Activity" means an activity run by the Club or a Rewards Affiliate where participation in such activity qualifies you to earn Rewards Points. Information about Qualifying Activities is published on the My Arsenal Rewards hub and may be updated from time to time.

"Qualifying Purchase" means a purchase of goods and/or services from either the Club or a Rewards Affiliate where such purchase qualifies you to earn Rewards Points. Information about Qualifying Purchases is published on the My Arsenal Rewards hub and may be updated from time to time.

"Redemption Rate" means the number of Rewards Points required for you to redeem a particular Reward from time to time, as notified and updated on the My Arsenal Rewards hub from time to time.

"Reduced Capacity Match" means a match which the Club holds at Emirates Stadium with reduced spectator capacity due to a COVID Event.

"Reward" means any benefit, including good or service, that the Club or a Rewards Affiliate may offer you in return for you redeeming a specified number of Rewards Points, subject to these Terms and Conditions and the Terms and Conditions of any Rewards Affiliate.

"Rewards Affiliate" means an organisation or business other than the Club that offers you Qualifying Purchases, Qualifying Activities and/or Rewards.

"Rewards Points" means the points that you earn by making Qualifying Purchases and/or undertaking Qualifying Activities, and that the Club subsequently deducts from your My Arsenal Rewards Account when you redeem a Reward or when your Membership is cancelled or expires in accordance with these Terms and Conditions.

"Season Ticket" means the physical or digital entry card, ticket or pass entitling certain Members to admission to certain home games played by the Club's Men's First Team at Emirates Stadium.

"Terms and Conditions of Entry" means:

- (i) in relation to season tickets in General Admission, the "General Admission Season Ticket Terms and Conditions";
- (ii) in relation to season tickets in Club Level, the "Club Level Season Ticket Terms and Conditions";
- (iii) in relation to match-by-match tickets in General Admission, the "General Admission (Home Fans) Ticket Terms and Conditions";

- (iv) in relation to match-by-match tickets in Club Level, the "Club Level (Match-by-Match) Ticket Terms and Conditions"; and
- (v) in every case, the rules and regulations of each Football Authority and the Ground Regulations,

each as updated from time to time by the Club and made available on the Website.

"Website" means the Club's official website, currently located at the URL www.arsenal.com.