SVB Credit Offer for Qualifying Insurance Policy(ies) Terms & Conditions

The amount of credit is the premium for one year of a qualifying insurance policy(ies), or \$500, whichever is less. The credit will be applied to your SVB Demand Deposit Account (DDA) within 45 days of purchasing a qualifying policy(ies).

"Qualifying business insurance product" means a commercial property and casualty insurance policy:

- (i) purchased using an SVB credit, debit, or charge card;
- (ii) issued by a carrier rated "A" or higher by A.M. Best;
- (iii) issued on an admitted basis (non-admitted products or products sold on a surplus lines basis do not qualify);
- (iv) the policy(ies) uses class codes specifically tailored for sub-classes within Software and Hardware for technology companies; and
- (v) the carrier uses underwriting factors that are unique to technology startups.

Only one credit is available per SVB client. Offer may not be available in all states. Offer applies to the purchase of new policies only and not for renewals. Offer subject to change without notice per SVB's sole discretion. Offer expires on January 31, 2022.

Vouch Insurance's proprietary products meet the terms and conditions of this offer. Vouch Insurance may not be available in all states. Other providers may also sell products that qualify for this offer - talk to a licensed insurance professional to learn more. If you purchased an insurance policy(ies) using your SVB credit or debit card from a provider other than Vouch Insurance that you believe qualifies for this offer, please contact startupinsurance@svb.com to request the credit.

Vouch, Inc. ("Vouch") is an affiliate of SVB Financial Group ("SVB") under the Bank Holding Company Act. Additional information is available at https:/<u>www.ffiec.gov/npw/</u>. Insurance products are offered through Vouch Insurance Services, LLC ("Vouch Insurance"), a whollyowned subsidiary of Vouch. Insurance products are not insured by the FDIC or any governmental agency and are not deposits or other obligations of or guaranteed by SVB or any of its affiliates. SVB may receive compensation for referring an SVB client to Vouch Insurance.

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