

# TERMS OF SERVICE

Last updated: 3/5/2026

## 1. Introduction

Welcome to bankrewards.io (“Company”, “we”, “our”, “us”)! As you have just clicked our Terms of Service, please pause, grab a cup of coffee, and carefully read the following pages.

It will take you approximately 20 minutes.

These Terms of Service (“Terms”, “Terms of Service”) govern your use of our web pages located at <https://www.bankrewards.io/> operated by bankrewards.io.

Our Privacy Policy also governs your use of our Service and explains how we collect, safeguard, and disclose information resulting from your use of our web pages. Please read it here: <https://www.bankrewards.io/privacy.pdf>.

Your agreement with us includes these Terms and our Privacy Policy (“Agreements”). You acknowledge that you have read and understood Agreements, and agree to be bound by them.

If you do not agree with (or cannot comply with) Agreements, then you may not use the Service, but please let us know by emailing [hello@bankrewards.io](mailto:hello@bankrewards.io) so we can try to find a solution.

These Terms apply to all visitors, users, and others who wish to access or use the Service.

Thank you for being responsible.

## 2. Website and Offer Data

By using our Service, you acknowledge that we strive to provide accurate and up-to-date information on financial products and offers, but changes may occur without notice. While we aim for accuracy, we do not guarantee that all information is current or complete.

We do not provide personalized financial advice, and you should consult your own financial advisor before making decisions based on content found on our Service. Our recommendations and information are intended for informational and educational purposes only and may not be the best fit for your individual circumstances.

Listings and rankings on bankrewards.io may include paid placements or promotional content. Users may sort offers according to various objective criteria.

## 3. Affiliate Disclosure

Some links on bankrewards.io are affiliate links. We may earn a commission if users click, open an account, or earn a bonus. This compensation does not affect the editorial content or evaluations provided on the Service.

## **4. Communications**

By using our Service, you agree to receive newsletters, marketing or promotional materials, and other information we may send. You may opt out of receiving any or all of these communications from us by following the unsubscribe link or by emailing [hello@bankrewards.io](mailto:hello@bankrewards.io).

## **5. Refunds**

Except when required by law, paid subscription fees are non-refundable.

## **6. Content**

Content includes all materials on the Service, including articles, rankings, images, offers, and other information provided by the Company. The Company may update, modify, or remove content at its discretion. Content is provided for informational and educational purposes and may not reflect all available offers or the most current information.

## **7. Prohibited Uses**

You may use the Service only for lawful purposes and in accordance with these Terms. You agree not to use the Service:

- (a) Use the Service in any manner that could disable, overburden, damage, or impair the Service or interfere with any other party's use of the Service, including their ability to engage in real-time activities.
- (b) Use any robot, spider, or other automatic device, process, or means to access the Service for any purpose, including monitoring or copying any of the material on the Service.
- (c) Use any manual process to monitor or copy any of the material on the Service or for any other unauthorized purpose without our prior written consent.
- (d) Use any device, software, or routine that interferes with the proper working of the Service.
- (e) Introduce any viruses, trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful.
- (f) Attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of the Service, the server on which it is stored, or any server, computer, or database connected to the Service.
- (g) Attack the Service via a denial-of-service attack or a distributed denial-of-service attack.
- (h) Take any action that may damage or falsify Company ratings.
- (i) Otherwise attempt to interfere with the proper working of the Service.

## 8. Analytics

We may use third-party service providers to monitor and analyze the use of our Service, including:

### **Google Analytics:**

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize ads in its advertising network.

For more information on Google privacy practices: <https://policies.google.com/privacy?hl=en>

### **Firebase:**

Firebase is an analytics service provided by Google Inc. You may opt out of certain Firebase features through your mobile device settings or by following the instructions provided by Google in their Privacy Policy: <https://policies.google.com/privacy?hl=en>

Analytics data collected through third-party services may be used to improve the Service, provide personalized content, and deliver relevant advertising. For more information on how your data is collected and used, please review our Privacy Policy at <https://www.bankrewards.io/privacy.pdf>

## 9. No Use By Minors

Service is intended only for individuals at least eighteen (18) years old. By accessing or using the Service, you warrant that you are at least 18 years of age and have full authority to enter into this agreement and abide by these Terms.

If you are under 18, you are prohibited from accessing or using the Service.

## 10. Accounts

When you create an account, you guarantee that you are above the age of 18 and that the information you provide is accurate, complete, and current. Inaccurate, incomplete, or obsolete information may result in immediate termination of your account.

You are responsible for maintaining the confidentiality of your account and password and for all activities that occur under your account. Notify us immediately if you suspect any breach of security or unauthorized use.

You may not use as a username the name of another person or entity or any name that is offensive, vulgar, or obscene.

We reserve the right to refuse service, terminate accounts, remove or edit content, or cancel orders at our discretion.

## 11. Intellectual Property

The Service and its original content (excluding content provided by users), features, and functionality are and will remain the exclusive property of bankrewards.io and its licensors.

Service is protected by copyright, trademark, and other laws of the United States. Our trademarks and trade dress may not be used in connection with any product or service without prior written consent.

## 12. Error Reporting and Feedback

You may provide us with information and feedback concerning errors, suggestions for improvements, ideas, problems, complaints, and other matters related to our Service (“Feedback”) by emailing [hello@bankrewards.io](mailto:hello@bankrewards.io).

By submitting Feedback, you acknowledge and agree that:

- (i) you shall not retain, acquire, or assert any intellectual property or other rights in or to the Feedback;
- (ii) the Company may develop similar ideas independently;
- (iii) Feedback does not contain confidential or proprietary information from you or any third party; and
- (iv) the Company is not under any obligation of confidentiality regarding Feedback.

To the extent ownership transfer is not possible due to applicable law, you grant the Company and its affiliates an exclusive, transferable, irrevocable, free-of-charge, sublicensable, unlimited, and perpetual right to use Feedback, including copying, modifying, creating derivative works, publishing, distributing, and commercializing it for any purpose.

## 13. Links To Other Web Sites

Our Service may contain links to third-party websites or services that are not owned or controlled by bankrewards.io.

Bankrewards.io has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third-party websites or services. We do not warrant the offerings of any of these entities or individuals.

### **Disclaimer:**

YOU ACKNOWLEDGE AND AGREE THAT BANKREWARDS.IO SHALL NOT BE RESPONSIBLE OR LIABLE, DIRECTLY OR INDIRECTLY, FOR ANY DAMAGE OR LOSS CAUSED OR ALLEGED TO BE CAUSED BY OR IN CONNECTION WITH USE OF OR RELIANCE ON ANY SUCH CONTENT, GOODS, OR SERVICES.

We strongly advise you to review the Terms of Service and Privacy Policies of any third-party websites or services you visit.

## **14. Disclaimer Of Warranty**

THE SERVICES ARE PROVIDED “AS IS” AND “AS AVAILABLE.”

COMPANY MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE OPERATION OF THE SERVICE, OR THE INFORMATION, CONTENT, OR MATERIALS INCLUDED.

You expressly agree that your use of the Service and any items obtained from us is at your sole risk.

Neither the Company nor any person associated with the Company makes any warranty regarding completeness, security, reliability, quality, accuracy, or availability of the Service.

The foregoing does not affect any warranties that cannot be excluded or limited under applicable law.

## **15. Limitation Of Liability**

EXCEPT AS PROHIBITED BY LAW, YOU WILL HOLD US AND OUR OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS HARMLESS FOR ANY INDIRECT, PUNITIVE, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, INCLUDING ATTORNEYS’ FEES AND RELATED COSTS.

IF LIABILITY IS FOUND ON THE PART OF THE COMPANY, IT IS LIMITED TO THE AMOUNT PAID FOR PRODUCTS AND/OR SERVICES.

## **16. Termination**

We may terminate or suspend your account and bar access to the Service immediately, without notice or liability, for any reason, including breach of these Terms.

You may terminate your account by simply discontinuing use of the Service.

Provisions that naturally survive termination — including ownership, disclaimers, indemnity, and limitations of liability — remain in effect.

## **17. Governing Law**

These Terms shall be governed and construed in accordance with the laws of the State of California, without regard to its conflict of law provisions.

Failure to enforce any right or provision will not constitute a waiver. If any provision is held invalid, the remaining provisions remain in effect.

## **18. Changes To Service**

We reserve the right to withdraw or amend our Service, and any materials we provide via Service, in our sole discretion without notice.

We will not be liable if all or part of the Service is unavailable at any time.

From time to time, we may restrict access to some or all parts of the Service, including for registered users.

## **19. Amendments To Terms**

We may amend Terms at any time by posting revised terms on this site.

It is your responsibility to review Terms periodically.

Your continued use of the Service after posting of revised Terms constitutes acceptance of the changes.

If you do not agree, you are no longer authorized to use the Service.

## **20. Waiver And Severability**

No waiver by the Company of any term or condition shall be considered a continuing waiver of that term or any other.

If any provision is held invalid or unenforceable, the remaining provisions remain in full force and effect.

## **21. Acknowledgement**

BY USING THE SERVICE, YOU ACKNOWLEDGE THAT YOU HAVE READ THESE TERMS OF SERVICE AND AGREE TO BE BOUND BY THEM.

## **22. Contact Us**

Please send feedback, comments, or technical support requests to [hello@bankrewards.io](mailto:hello@bankrewards.io).