

## Neon Money Incorporated Cream Card by American Express - Autopay Disclosure

Effective Date: December 1, 2023

### Introduction:

Neon Money Incorporated ("Neon Money," "we," "us," or "our") is pleased to offer you the convenience of Autopay for The Cream Card issued by American Express ("Cream Card"). This Autopay Disclosure outlines the terms and conditions governing the use of the Autopay service with your Cream Card.

### 1. Autopay Enrollment:

By enrolling in the Autopay service, you authorize Neon Money to automatically deduct the minimum payment which is equal to your full statement balance, as specified by you during the enrollment process, from your designated bank account on the payment due date.

### 2. Autopay Options:

You may choose to set up Autopay for the minimum payment due which is equal to your full statement balance. You can update your Autopay preferences at any time through the Neon Money online portal or by contacting our customer service at [www.joinneon.com](http://www.joinneon.com).

### 3. Timing of Autopay Deductions:

Autopay deductions will be processed on the payment due date specified on your Cream Card statement. It is your responsibility to ensure that sufficient funds are available in your designated bank account to cover the Autopay deduction.

### 4. Statement Review:

Even if you are enrolled in Autopay, it is important to review your Cream Card statement each month. Autopay will process the specified amount, but any additional charges, fees, or changes in your account status may not be reflected in the Autopay amount.

### 5. Account Status:

If your Cream Card account is past due, in default, or if there are insufficient funds in your designated bank account, Autopay may be temporarily suspended. It is your responsibility to address any issues to avoid late fees, interest charges, and potential negative impacts on your credit.

### 6. Autopay Cancellation:

You may cancel the Autopay service at any time through the Neon Money online portal or by contacting our customer service at [www.joinneon.com](http://www.joinneon.com). It is your responsibility to cancel Autopay in a timely manner if you wish to make manual payments.

### 7. Changes to Autopay Terms:

Neon Money reserves the right to modify or terminate the Autopay service at any time. We will provide notice of any material changes to the Autopay terms in accordance with applicable laws and regulations.

### 8. Contact Information:

For questions or assistance with Autopay, please contact our customer service via the chat function at [www.joinneon.com](http://www.joinneon.com).

By enrolling in Autopay for your Cream Card, you acknowledge that you have read, understood, and agree to the terms and conditions outlined in this Autopay Disclosure.

Neon Money Incorporated