

MoneyCard Vault Service Agreement

About the MoneyCard Vault. The MoneyCard Vault (“Vault”) is not an independent account or card. It is a separate part of your card balance that is set aside and cannot be accessed by your card directly. The Vault is not a savings account, and it does not pay interest.

Vault Transfers. You can transfer money from your Walmart MoneyCard to your Vault (and from your Vault account to your Walmart MoneyCard) at any time (subject to the limits listed below). All transfers must be conducted through your online account at www.WalmartMoneyCard.com or through the Walmart MoneyCard app. We cannot accept Vault transfer instructions over the phone. Once you instruct us to move money from your card to your Vault, that money will be unavailable for you to otherwise spend or transfer from your card. There are no additional fees associated with making transfers to or from the Vault. You cannot cash out or spend directly from your Vault; the only way to access money in your Vault is to transfer it to your card. If you have a negative balance on your card and you transfer money from your Vault, we will first apply the money you transfer to cover your negative balance. If you have a negative balance on your card, we reserve the right to offset that negative balance by removing funds from your Vault.

Limits. Because the Vault is not a separate account, money in your Vault counts as part of your card balance. You may only transfer money in or out of the Vault 20 times per day. For security reasons, we may impose additional limits on transfers or your Vault in our sole discretion. You agree that we may use money in your Vault account to cover any negative balance that you may have on your card, even if you do not transfer it from your Vault to your card.