

# Terms and Conditions

## My Mortgage Gift<sup>SM</sup>

- Only one My Mortgage Gift award is permitted per eligible New Loan.
- Union Plus<sup>®</sup> Mortgage Program and Corporate Mortgage Benefit Program offers are not available with any Wells Fargo employee mortgage offer.
- The **My Mortgage Gift<sup>SM</sup>** award is valid after your ("New Loan") fund date and will expire. The email or letter that you receive will include the date that the offer will expire.
- The **My Mortgage Gift<sup>SM</sup>** promotion is administered by **ITAGroup<sup>®</sup>**, which is not affiliated with your lender.
- By participating in the **My Mortgage Gift<sup>SM</sup>** promotion, award recipients agree to release, discharge, and hold harmless your lender, their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of the recipient's acceptance, use, misuse, or possession of any award.

With the **My Mortgage Gift<sup>SM</sup>** offer, you will have the choice to choose a merchandise item or a Performance Plus Prepaid Mastercard<sup>®</sup>.

## Merchandise

Merchandise and services offered via this catalog's website are manufactured and/or provided by independent suppliers. **ITAGroup<sup>®</sup>** makes no guarantees, warranties or representations of any kind, expressed or implied, with respect to such awards. Nor shall **ITAGroup<sup>®</sup>** be liable for any injury, damage or loss to person or property or any expense, accident or inconvenience that may arise in or from the selection of these awards and any product recalls. **ITAGroup<sup>®</sup>** specifically makes no expressed or implied warranties of merchantability or fitness for particular purpose or otherwise.

## Warranties

All awards are subject only to the manufacturers' standard applicable warranty, with claims and adjustments being the sole responsibility of the manufacturer. Refer to the warranty information packed with your award and retain the packing slip as your proof of purchase. Mortgage Gift Headquarters specifically disclaims any implied warranties.

## Returning Merchandise (not Damaged or Defective)

Returns are allowed within 14 days of receipt for reasons other than damaged or defective, provided they are in new condition. Please contact us at Contact Us to make return arrangements as a Return Merchandise Authorization number will be required. All returns must be returned in the original packaging along with all packaging and instructional materials. Return shipments must be sent via a traceable method and include shipping insurance for the value of the item. All return shipping charges are the responsibility of the person returning the item. If the item comes back in an acceptable condition, you will then be able to select a new gift. Any product missing the serial number or UPC or is not in new condition will not be able to be exchanged. Note: Each individual product within the gift package must be included with the return.

All gift card orders are final and therefore gift packages that include either a gift card or e-Gift card cannot be cancelled, returned, or exchanged. If any portion of your gift package is damaged or defective, we will gladly replace it for the same item.

## Returning Damaged Merchandise

Returns for damaged or defective merchandise are allowed within 30 days of receipt.

If your product is damaged in transit, or parts are missing, and the shipper is still present, please take the following steps:

- Refuse shipment and write on delivery receipt "Refused Due to Damage."
- Take photos of the damage to the package from all angles and photos of the damage to the product if the package was opened.
- Ask the driver to sign the receipt.
- Immediately contact us at Contact Us to explain and document the issue. Ask for assistance with ordering a replacement.

If the item was left at your address, please take the following steps:

- IMMEDIATELY contact us at Contact Us.

- Take photos of the damage to the package from all angles and photos of the damage to the product. Then email the photos to us. We will submit these photos to the supplier when contacting them to file a damage claim.
- The carrier may contact you to conduct a damage inspection. Products must be returned in the original packaging along with all packaging and instructional materials.
- After 30 days from delivery, products cannot be returned, exchanged, refunded or replaced.

## Returning Defective Merchandise:

If your product is defective, please take the following steps:

- Immediately contact us at Contact Us to provide specific details as to why the product is defective. For example, does it turn on and off, is it making an unusual noise, and any other details that would be helpful.
- We will email you either return instructions or instructions on how to contact the warranty company for a replacement.
- For RETURNS: We will email you to let you know if the defective item needs to be returned or not. If the supplier wants the item returned, we will email you return instructions and a prepaid return label. Then we will order you a replacement.
- For WARRANTY REPLACEMENT: We will email you instructions on how to contact the warranty company for a direct replacement.

## Exceptions and Considerations for Returning and Exchanging Merchandise

- All gift card orders are final and therefore gift packages that include either a gift card or e-Gift card cannot be cancelled, returned, or exchanged. If any portion of your gift package is damaged or defective, we will gladly replace it for the same item.
- Food/gourmet items including all edible items such as steaks, meals, fruit, candy, nuts, etc., cannot be exchanged or returned. If you have a concern regarding the quality of these products, please contact us at Contact Us and we will consult the manufacturer for resolution.
- Due to federal regulations, gas powered tools and equipment may not be returned or exchanged if they have been used. Please contact the manufacturer directly or award headquarters for repair assistance.
- Due to manufacturer restrictions, desktop and notebook computers, tablets and headphones may not be returned or exchanged. Please contact the manufacturer directly or award headquarters for repair assistance. Some manufacturers will provide refurbished replacement product for returned merchandise.

## Shipping Address and Name

**Please be sure to check your shipping address.** You are responsible for making sure the delivery address is correct for your award order. Make sure to include suite numbers or company name, if applicable. Please confirm that this is an acceptable address to ensure receipt of your package. We will not be replacing gifts where we can confirm delivery was made. The 'Ship To' name in the checkout process cannot be changed for verification purposes.

## Performance Plus Prepaid Mastercard Cardholder Agreement

- The Performance Plus Prepaid Mastercard, issued by The Bancorp Bank N.A., pursuant to a license from Mastercard International, and its use and fees are subject to the [card holder agreement](#) that will be included in the mailing with the card.

## Contact Us

If you have questions or concerns about the **My Mortgage Gift program**, please contact us at Contact Us. **Revision Date**

04/2026