Crypto.com Selects Bread Financial to Launch New Crypto-based Rewards Credit Card Program in the U.S.

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Crypto.com customers can make purchases anywhere Visa is accepted and earn uncapped crypto rewards

COLUMBUS, Ohio, April 24, 2025 (GLOBE NEWSWIRE) -- Bread Financial® (NYSE: BFH), a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions, today announced a multi-year agreement with Crypto.com, one of the world's largest cryptocurrency exchanges, to launch the first Crypto.com credit card program in the United States.

The Crypto.com Visa Signature® Credit Card will offer Crypto.com customers a new way to make purchases, while earning CRO rewards[1]. With five credit card tiers, from Midnight Blue to Obsidian, cardmembers can earn uncapped CRO rewards at varying rates. For the first twelve months from account open or tier upgrade, select tiers will enjoy elevated CRO reward rates[2]. Higher tiers will have additional benefits through Crypto.com's Level Up program, such as unlimited Spotify and Netflix rebates[3].

Crypto.com customers will be able to pre-qualify or apply for a credit card directly through the Crypto.com app. Once approved, cardmembers can immediately add their card to their digital wallets. CRO rewards are deposited into the cardmember's Crypto Wallet within the Crypto.com app, where they can view real-time earnings, and exchange CRO for hundreds of other cryptocurrencies, thousands of stocks, sports event trading, NFTs, staking and more.

"This credit card offers straightforward, compelling rewards that will help even the most novice trader maximize their investments with every purchase, while enabling experienced traders to incrementally stack gains over time as they use the card and move through the Level Up program," said Val Greer, executive vice president and chief commercial officer at Bread Financial. "We are excited to team up with Crypto.com to unlock this new payment option that will quickly become a must have credit card for its customers."

"We are continually looking for innovative ways to give our customers greater access to new payment options, expanding their ability to make purchases and grow their rewards," said Joe Anzures, general manager of Americas and EVP of payments at Crypto.com. "Partnering with a tech-forward company like Bread Financial to create innovative payment solutions provides our customers with a rewarding user experience and further advances the adoption of crypto."

Committed to accelerating the adoption of cryptocurrency through innovation, Crypto.com is trusted by more than 140 million customers worldwide. The credit card program will be available to U.S. customers this summer. More information on the launch may be found here.

About Bread Financial®
Bread Financial® (NYSE: BFH) is a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions to millions of U.S. consumers. Our payment solutions, including Bread Financial general purpose credit cards and savings products, empower our customers and their passions for a better life. Additionally, we deliver growth for some of the most recognized brands in travel & entertainment, health & beauty, jewelry and specialty apparel through our private label and co-brand credit cards and pay-over-time products providing choice and value to our shared customers.

To learn more about Bread Financial, our global associates and our sustainability commitments, visit breadfinancial.com or follow us on Instagram and LinkedIn.

About Crypto.com
Founded in 2016, Crypto.com is trusted by more than 140 million customers worldwide and is an industry leader in regulatory compliance, security and privacy. Our vision is simple: Cryptocurrency in Every Wallet™. Crypto.com is committed to accelerating the adoption of cryptocurrency through innovation.

Learn more at https:crypto.com/us.

[1]Level Up tiers require CRO lockup or Staking. If you do not wish to lockup or Stake, select the Midnight Blue tier. Offer is exclusive to Crypto.com Visa Signature® Credit Card holders enrolled in the Level Up program. This rewards program is provided by Crypto.com and its terms may change at any time. Full Rewards Terms and Conditions will be available at program launch. Crypto.com calculates and awards the amount of CRO tokens earned based on the current market rate at the time of your purchase.

[2]Limit of one 12 month period of Boost Rate per tier upgrade. Level up tiers require CRO lockup or Staking for 12 months from Crypto.com Visa Credit Card account opening. If you do not wish to lockup or Stake, select the Midnight Blue tier which is not eligible for this offer. Offer is exclusive to Crypto.com Visa Signature® Credit Card holders enrolled in the Level Up program. This rewards program is provided by Crypto.com and its terms may change at any time. Full Rewards Terms and Conditions will be available at program launch. Crypto.com calculates and awards the amount of CRO tokens earned based on the current market rate at the time of your purchase.

[3]Offer is available to Level Up members that are in the Ruby, Jade/Indigo, Icy/Rose, and Obsidian tiers.

Credit card offers are subject to credit approval.

Crypto.com Visa Signature® Credit Card Accounts are issued by Comenity Capital Bank pursuant to a license from Visa U.S.A. Inc. Visa is a

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