

HarborOne reserves the right to determine, in its sole discretion, whether a submitted image will be accepted or rejected. All images submitted must have the consent of the owner including those images downloaded from the internet. *HarborOne* will reject images that contain any of the following:

- Content that breaches a third party copyright. By uploading the image you confirm that you are not infringing copyright on someone else's image.
- Company names, trademarks, logos, slogans, works of art, copyrighted materials or brands of any third party and their likeness. Celebrities, actors, cartoons or computer game figures.
- Advertising or promotional materials or branded products.
- Phone numbers, addresses, URL addresses, account or PIN numbers.
- Violent, bloody, indecent, nudity or semi-nudity, obscene, maltreatment under 18 content.
- Culturally or socially insensitive texts or images, or those that show alcohol, tobacco, gambling, weapons or other anti-social behaviors.
- Texts or images that display the views, opinions or beliefs of political groups or religions.
- Libelous or derogatory or defamatory content.
- Discriminative or provocative content.
- Numbers, texts or images that might induce misunderstanding.
- Content that instigates anti-government behavior or sentiment, or content that is in violation of any rules, regulations, or laws.
- Texts or images that might result in card acceptance confusion by merchants.
- Other texts or images that are deemed not suitable for any reason for use as a gift card face.
- If you want to use an image of an individual you must have their consent (or that of their parent/guardian if under 16).
- Any image we deem unacceptable to be associated with the *HarborOne* brand.

Please note

Images that do not meet the above guidelines will be rejected, and you will be notified by email. You may then submit another image. *HarborOne* reserves the right to exclude anyone from future use of the custom card design service who submits or repeatedly submits images that do not follow these guidelines.

Tips for selecting an image

- Image files need to be in either jpeg, gif or png formats.
- Images should be a minimum of 1024x786 pixels for best picture quality.
- Small images will reproduce poorly; for best results and greater image clarity, use larger images with higher resolutions.
- The time your image takes to upload depends on your Internet connection speed; the larger the image, the longer it will take to upload.
- Keep in mind, you'll have the opportunity to make some adjustments to the appearance of your image in the debit card design lab.
- If you increase the scale of your image too much, it may print poorly if you have a smaller file size.