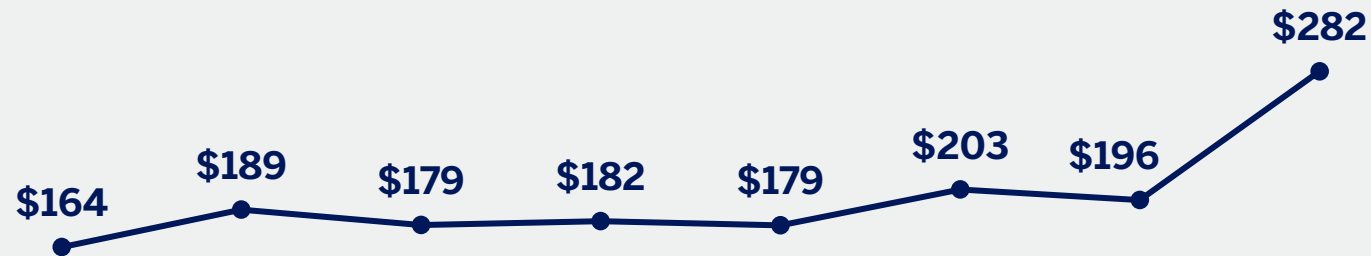


U.S. Consumer Services New Acquisitions

Average Fee per New Account Acquired



Q1'24 Q2'24 Q3'24 Q4'24 Q1'25 Q2'25 Q3'25 Q4'25

Q1'24 Q2'24 Q3'24 Q4'24 Q1'25 Q2'25 Q3'25 Q4'25

New Cards
Acquired (M)

1.5 1.5 1.5 1.4 1.5 1.5 1.5 1.3

Average Spend

FY'25

~**10x**

Average Spend per
Account on U.S.
Consumer Platinum
vs. Blue Cash Everyday