

Terms & conditions

I. Description of the Program

- a. Cardholders will earn Rewards! (“points”) for purchases of all eligible goods and services using the participating financial institution’s credit/debit card (“card”). For point accumulation rate please sign in to www.manage-my-rewards.com or contact your financial institution for detailed information.
- b. If your financial institution chooses to assess a program annual fee, it will be automatically charged to the cardholder’s card account every year on the anniversary month of the card. For annual fee information please contact your financial institution.
- c. Accrual of points may begin on the date the card and the card agreement is received by the cardholder.
- d. Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the card during each periodic billing cycle (“billing cycle”) by the cardholder(s) (“net purchase(s)”). Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction will be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- e. Points earned in integrated/custom programs can accumulate collectively to one account as permitted by the financial institution.
- f. Points may not be combined with any other loyalty/frequency reward program.
- g. Points will not be earned or accumulated for cash advances, convenience checks, traveler’s check purchases, finance charges, balance transfers, late fees, annual fees, over-limit fees, transaction fees, returned check fees, ATM transactions and fees or PIN transactions. At your financial institution’s option, additional exclusions may be included in the rules governing the Rewards! program.
- h. Please contact the Rewards! customer service department at 866.678.5189 for information about any maximum point accumulation that applies to your program.
- i. Your financial institution reserves the right to award bonus points to selected cardholders.
- j. Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- k. Points are tracked and redeemable on a first-in, first-out basis. Visit www.manage-my-rewards.com and sign in to view when your points expire.
- l. To redeem points, cardholder’s card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the cardholder’s card account(s) at the time of redemption request); cardholder’s outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the card cannot have any other status preventing authorizations.
- m. The cardholder agrees to release your financial institution, the administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the cardholder, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- n. The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- o. Your financial institution and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about point earnings are not treated as card billing disputes. Your financial institution’s decisions regarding point discrepancies shall be final. Redeemed points are deducted from the cardholder’s point balance as of the request date of a reward.
- p. Points can only be redeemed based on the points available at the redemption center.
- q. Points cannot be offset against the cardholder’s obligation to your financial institution.
- r. Points must be redeemed by the cardholder and may be used for another person.
- s. Your financial institution reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. Your financial institution may make such a determination in its sole discretion.
- t. The Rewards! program is void where prohibited by federal, state, or local law.
- u. Your financial institution and the administrator are not responsible for typographical errors and/or omissions in any program document.
- v. Your financial institution reserves the right to change the terms and conditions of the Rewards! program. At your financial institution’s option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.
- w. The Rewards! program is a service provided through Augeo Consumer Engagement Services, LLC, and your financial institution. In the event of fraud, abuse of program

Terms & conditions

privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), your financial institution reserves the right to cancel cardholder's membership in the Rewards! program.

- x. Eligibility in the program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

II. Travel Rewards*

Call the administrator's travel redemption center or visit the Rewards! website for all your travel needs. They are a full service agency that can assist you with air rewards, hotel, auto, vacation and cruise reservations. The hours of operation for the travel redemption center are Monday through Friday from 5:00 a.m. to 12:00 a.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m. CST.

- a. All Travel must be redeemed through administrator's fully licensed redemption reservation center or online reservation site. Cardholders must have a valid card at the time of redemption.
- b. All airline tickets issued in exchange for points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to add-collects and fees charged by the airline and redemption center.
- c. Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the cardholder paying the standard fees charged by each airline.
- d. Cardholders may make additional travel reservations with the administrator's travel agency using your financial institution card. The travel agency's normal and customary fees are billed to your card for any additional services required by the cardholder.
- e. All travel documents will be issued the same day the reservation is made.
- f. Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests. Any changes or corrections done the following day or thereafter are subject to all airline airfare charges, exchange fees and processing fees and processing charges.
- g. Paper airline tickets are subject to the individual airline paper ticket fees.

- h. If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the 48 contiguous states, deliveries may be subject to additional shipping charges.
- i. The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the Rewards! program.
- j. Administrator's normal and customary fees associated with processing travel related services are billed to the cardholder's financial institution card.
- k. Your financial institution and Augeo Consumer Engagement Services, LLC are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes brought down by this industry are done quickly and without notice, therefore, Reward redemption rules for air travel are subject to change without notice.
- l. Specific restrictions may apply to certain travel rewards.

Travel credit*

Cardholders may redeem points for a travel credit, which can be applied to any travel reservation including airline tickets and hotel reservations. The travel credit will be immediately applied to the total cost of the travel reservation. The cardholder will then be responsible for paying the amount remaining after the travel credit is applied to the full value of the travel reservation.

Airline Ticket*

Cardholders may redeem points for a single lowest published airfare as follows:

1. Each free ticket must be ordered through administrator for one round trip coach class airline ticket on a scheduled U.S. or international carrier.
2. All free tickets must be for round-trip travel on the same airlines or code share airline.
3. En-route stopovers are not permitted unless they are to make direct connections. Reservations for tickets also exclude the usage of charters.

Terms & conditions

4. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
5. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.

III. Non-Travel Rewards

Merchandise*

- a. When necessary, the Rewards! program administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Rewards! administrator may remove certain items and may replace or remove certain sections within any Rewards! program literature or website. All rewards are subject to availability.
- b. Merchandise rewards may take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- c. Merchandise cannot be shipped to an APO/FPO or PO Box addresses.
- d. Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have an additional freight charge billed to the cardholder's card.
- e. Merchandise pictured in any Rewards! program catalog or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Your financial institution and the administrator are not responsible for errors or omissions.
- f. Points required for reward items are subject to change.
- g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before the cardholder signs to accept shipment of merchandise.
- h. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift cards, gift certificates and prepaid cards*

- a. Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 2-4 weeks, to the address

specified on the order file with the administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards. The prepaid cards, issued by Visa® and MasterCard®, may take up to 4-6 weeks for delivery and can only be shipped within the United States.

- b. Gift cards, gift certificates and prepaid cards cannot be returned.
- c. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.
- d. Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e. Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.
- f. If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- g. No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- h. Once the gift cards, gift certificates or prepaid cards are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- i. Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- j. If gift cards, gift certificates or prepaid has been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains

Terms & conditions

on a gift card or gift certificate.

- k. The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.
- l. The prepaid Visa® and MasterCard® cards expire in 24 months from issuance. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.
- m. Visa is a trademark of Visa U.S.A. Inc.
- n. MasterCard is a registered trademark of the MasterCard International Incorporated.

Cash back rewards *

- a. The cash back reward(s) will appear as a credit on the cardholder's reward card within the next two billing statements. The cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) can not be applied toward the payment amount owed on a cardholder's reward card.

* The available rewards may not apply to your program.