



# Terms and conditions

## Description of the program

- a. Cardholders will earn Advantage Points ("Points") for purchases of all eligible goods and services using the sponsoring financial institution's rewards card ("Card"). For the point accumulation rate, please visit the program website or contact your financial institution for detailed information.
- b. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns, reversals and adjustments) charged to the card during each billing cycle ("Billing Cycle") by the cardholder(s) ("Net Purchase(s)"). Net purchases are rounded to the nearest whole dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- c. Points will be earned separately for each reward card including those that are linked to the same reward account.
- d. Points may not be combined with any other loyalty/frequency reward program.
- e. Points will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, late fees, annual fees, over-limit fees or transaction fees. At the Financial Institution's option, additional exclusions may be included in the rules governing the Advantage Points program.
- f. The financial institution reserves the right to, at its discretion, award bonus points to selected cardholders for any activity or condition.
- g. Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including, but not limited to, upon death or as part of a domestic relations matter).
- h. Points are tracked and redeemable on a first-in, first-out basis. Visit the program website to determine when your points expire.
- i. To redeem points, cardholder's account(s) must be open (meaning not voluntarily closed, canceled, suspended or terminated for any reason); account must not have a revoked or in-bankruptcy status; and the card cannot have any other status preventing authorizations.

- j. The cardholder agrees to release the sponsoring Financial Institution, its vendors, Cbsi Loyalty Solutions, Inc ("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 administrator and the financial institution 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.
- k. The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- l. The financial institution and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about point earnings are not treated as billing disputes. The financial institution decisions regarding point discrepancies shall be final.
- m. Points are deducted from the cardholder's point balance as soon as they are redeemed.
- n. Points can only be redeemed if a point balance is available within the administrators point tracking system.
- o. Points must be redeemed by the cardholder, but may be used to provide a reward for another person of their choice.
- p. The 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. The financial institution may make such a determination in its sole discretion.
- q. The Advantage Points program is void where prohibited by federal, state, or local law.
- r. The financial institution and the administrator are not responsible for typographical errors and/or omissions in any program document.
- s. The financial institution and the administrator reserve the right to change the terms and conditions, as well as the points required for a reward, within the Advantage Points program. At the financial institution's option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.
- t. The Advantage Points program is a service provided through the administrator and the financial institution. In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the financial institution reserves the right to cancel cardholder's membership in the Advantage Points program. All unused points are immediately and irrevocably forfeited.

- u. Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

## **Travel rewards**

The administrator's travel redemption center is able to take care of all travel arrangements. They are a full service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations.

- a. All travel must be redeemed through administrator's fully licensed redemption reservation center or website. Cardholders must have an eligible rewards 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 any 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 department or website using their financial institution card.
- e. Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email the same day the ticket is issued. The cardholder is responsible for verifying that the ticket information is correct. The cardholder must call in any corrections or discrepancies by 9:00pm CST Monday through Friday and by 5:00pm CST on Saturday and 2:00pm CST on Sunday. The cardholder must also call in during the hours listed above if the email or fax is not received the same day the ticket is ordered. 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.
- f. Paper airline tickets are subject to airline paper ticket fees and overnight mail delivery shipping fee.
- g. If a paper ticket is issued, the cardholder must pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the forty-eight (48) contiguous states, deliveries will be subject to additional shipping charges.
- h. The cardholder is responsible for payment of all baggage charges, departure taxes seat assignment charges, or other charges that may be assessed by airlines, travel companies and/or governmental entities as a result of travel under the Advantage Points program.
- i. The Administrator's normal and customary fees associated with processing travel related services are billed to the cardholder's financial institution rewards card.

- j. The financial institution and the Administrator are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of airlines, 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 made by this industry are done quickly and frequently without notice, therefore, reward redemption rules for air travel are subject to change without notice.
- k. A valid government ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.

### **Ticket credit**

Cardholders may redeem points for a travel rebate on any scheduled major international or domestic airline. The total ticket cost will be billed to the cardholder's reward card with a credit that shall appear within the next two billing statements.

### **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.
4. Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.
5. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
6. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
7. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.
8. The travel agency has the right to book a reservation within two (2) hours of a requested travel time for departures and returns.

## **Non-travel rewards**

### **Merchandise**

- a. When necessary, the Advantage Points program administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The Advantage Points administrator reserves the right to replace or remove certain sections within any Advantage Points program literature or website. All rewards are subject to availability.
- b. Merchandise rewards will take four to six (4-6) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors.
- c. No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d. Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder's rewards card.
- e. Merchandise pictured in any Advantage Points program brochure 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. The financial institution and the administrator are not responsible for errors or omissions.
- f. The number of 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. All items delivered by common carrier must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign 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**

- a. Points can be redeemed for gift cards from select merchants. Most gift cards are delivered within 7-10 business days to the address on file with the administrator as long as it is within the United States.
- b. Lost, stolen, destroyed, or expired gift cards are not replaceable. Gift cards cannot be returned, changed, or exchanged and are not redeemable for cash or credit.
- c. Cardholders have 30 days from the date a reward is shipped to report an undelivered gift card by calling the administrator's customer service center.
- d. All sales/use taxes and shipping and handling charges of items purchased using a gift 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.

- e. Gift cards may also be subject to other restrictions imposed by the merchant. Gift cards purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- f. Additional terms and conditions may be specified on the gift card.