

WorldPoints® Rewards Program Rules

It's easy to earn Points — simply use your credit card for everyday purchases, like buying groceries, filling the gas tank or paying your utility bill.

There's no additional cost to participate in the Program, and you and your authorized users are automatically enrolled.

Your rewards at a glance:	
Earn	Earn 1 Point per \$1 spent on all purchases
Redeem	• Travel • Cash Back • Gift Cards • Special Events
Redemption	Redemptions start at 2,500 Points
Points Expiration	5 years after the month they were earned

Learn more about:

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The following Program Rules provide what you need to know about the WorldPoints rewards program. Please review this document and keep it for reference. If we make any changes to the Program, we'll let you know on fiacardservices.com/worldpoints, or by mail.

Basic terms and definitions

Account in Good Standing — An account that is open and has charging privileges

Billing Cycle — The period of time between monthly bills or billing statements, as defined in your Credit Card Agreement

Card — A Visa® or MasterCard® credit card with WorldPoints® rewards

Cardholder (also referred to as “you”) — Individual credit card customers, joint credit card customers and authorized users, if any, with a WorldPoints rewards credit card account and charging privileges (excluding corporations, partnerships or other entities)

Cash Rewards — A statement credit, an electronic (ACH) deposit into a checking or savings account, a check or a charitable donation, obtained by redeeming Points; Cash Rewards are issued in U.S. dollars

Continental U.S. — The 48 states and Washington, D.C. (not Alaska and Hawaii)

Experiential Rewards — Experiences made available through the Program

Net Purchases — The amount of purchases less any credits, returns and adjustments

Points — Points that are earned or redeemed through the Program; we calculate Points based on your Net Purchases in each billing cycle, subject to verification

Program — The WorldPoints rewards program

Program Rules — Refers to the terms and conditions in this document, which govern the Program; these Program Rules are separate from the terms of the Credit Card Agreement issued with your credit card

Redemption Center — The call center that provides Program information; you can call toll-free at 1.800.433.5662

Rewards — Rewards that you can receive by redeeming Points

Site — The Program website at fiacardservices.com/worldpoints

Travel Rewards — Air travel, car rentals and hotels that are paid for fully or partially by redeeming Points

We/Us/Our — FIA Card Services, N.A., the sponsor, administrator and issuer of the Program

How do I earn Points?

Use your credit card

- Earn one Point for every dollar in Net Purchases. \$1 = 1 Point.
- Fractions of Points greater than .50 are rounded up and less than or equal to .50 are rounded down.
- There's no limit to how many Points you can earn.
- From time to time, special promotions may feature the ability to earn bonus Points; details will accompany the offer.

Visit the Site or refer to your monthly statement to see how many Points you've earned.

Transactions not eligible for Points

You won't earn Points for:

- Balance Transfers and Cash Advances, including travelers checks, money orders and other cash equivalents
- Fees, interest charges and credit insurance, credit protection, debt cancellation charges
- Fraudulent transactions

What are the types of Rewards?

Use your Points to enjoy a wide variety of Rewards, including:

- Travel
- Cash
- Gift Cards
- Experiential

How do I redeem my Points?

Just go to fiacardservices.com/worldpoints, or call the Redemption Center at 1.800.433.5662.

What you need to know

- Points are available for redemption as soon as they appear on your statement.
- Points cannot be redeemed if the account is not in good standing, or is closed, at the time of redemption.
- Points accrued during any Billing Cycle in which the account is two cycles or greater past due at the end of the Billing Cycle will not be awarded.
- In order to redeem for Rewards, you must be an individual (no corporations, partnerships, or entities).
- If you voluntarily close the Card or we close the Card, all unused Points are immediately and irrevocably forfeited.
- When you request a Reward, Points will be deducted from your account based on the Point value of the specific Reward on the date of the request.
- All redemptions are final. Rewards can't be returned, refunded, exchanged or credited, unless otherwise specified.
- You can't transfer or sell Points to another person. However, you may be able to transfer Points from one FIA Card Services, N.A. account to another. Call for more information to see if your account qualifies.
- Points are non-negotiable and have no cash value except when redeemed for Cash Rewards.

Expiration date for Points

Points expire five years from the end of the billing cycle in which they were earned.

Travel Rewards

You can redeem Points for:

- Airline travel
- Car rentals
- Hotel and resort stays

What you should know

- Travel Reward redemptions start at 2,500 Points.
- All travel arrangements are subject to availability.
- You'll earn Points for any additional costs charged on your Card.
- Exchanges or refunds for no-shows or unused portions of travel aren't allowed. Make sure you provide proper proof of citizenship or naturalization if required.
- From time to time, we may offer you the ability to redeem Points for other Travel Rewards, such as cruises. Please visit the Site for availability of, and terms applicable to, any such Rewards.

Air Travel Rewards

Use Points to fly to destinations worldwide, using FlexAir Rewards or, for eligible customers, Premium Air Rewards.

	FlexAir Rewards	Premium Air Rewards
Who is eligible	Any cardholder	Visa Signature® or World MasterCard® cardholders
Usable for worldwide travel	Yes	Yes
Special booking requirements	No	Yes
Limits on the cost of flight (maximum dollar value)	No	Yes

What you should know

- Travel documents will be sent to the email address you provide at the time of redemption.
- Optional charges are not included in the Reward (e.g., baggage fees, tips, insurance, airline amenities).
- A convenience fee of up to \$30 per ticket will apply to all Premium Air Rewards. An additional \$10 booking fee per ticket will apply to Premium Air Rewards booked over

the telephone. You can avoid the additional \$10 booking fee by redeeming online.

FlexAir Rewards

- The number of Points you need to redeem for a FlexAir Reward will be determined at the time of redemption.
- You can redeem for an unlimited dollar value on your ticket.

Premium Air Rewards — for Visa Signature® or World MasterCard® cardholders only

Unless you're redeeming for first- or business-class travel, the ticket will be in economy class, and the lowest fare available at the time of booking. There is a maximum dollar value for the cost of a ticket.

To qualify as a Premium Air Reward, your air travel must meet the following requirements:

- Twenty-one day advance booking and Saturday night stay required.
- Stopovers of four hours or more aren't allowed.
- Tickets must be round trip on the same U.S. carrier approved by the Airline Reporting Corporation.

If your flight doesn't meet these requirements, or if it exceeds the corresponding maximum dollar value, you may request a FlexAir Reward.

The maximum dollar value is for the total cost of the ticket, including all applicable taxes and fees.

Economy class

Departing from: Any of the 50 United States, Puerto Rico, U.S. Virgin Islands

Where you can fly	Points (Max \$)	Trip Length
Continental U.S.	25,000 (\$470) Visa® 25,000 (\$400) MasterCard®	No minimum trip length
Canada, Mexico, Puerto Rico	35,000 (\$600)	30 days maximum

Where you can fly	Points (Max \$)	Trip Length
Alaska, Hawaii, Bermuda, Bahamas, Caribbean	45,000 (\$600)	30 days maximum
Europe	60,000 (\$800)	30 days maximum
Central and South America, Africa, Asia, South Pacific	85,000 (\$1,150)	30 days maximum

Business/First class

Departing from: Any of the 50 United States, Puerto Rico, U.S. Virgin Islands

Where you can fly	Points (Max \$)	Trip Length
Any destination worldwide	100,000 (\$1,500)	30 days maximum
	135,000 (\$2,000)	
	200,000 (\$3,000)	
	265,000 (\$4,000)	
	335,000 (\$5,000)	

Car Rental Rewards

Book any size vehicle for any number of days.

- The number of Points you need to redeem for a Car Rental Reward will be determined at the time of redemption.
- Optional charges are not included in the Reward (e.g., refueling, liability insurance, drop-off charges). You may be required to present a credit card at check-in to cover these charges.
- You must meet credit, age and driver requirements.
- Present your Card when you pick up and return the car.

Hotel and Resort Rewards

Stay at any participating hotel or resort worldwide.

- The number of Points you need to redeem for a Hotel or Resort Reward will be determined at the time of redemption.
- No minimum stay required.

- Accommodations and services vary depending on the property.
- Optional charges are not included in the Reward. You may be required to present a credit card at check-in to cover these charges.

Cash Rewards

- You can redeem Points for a statement credit, an electronic deposit (ACH) to your checking or savings account, a check or a charitable donation.
- Current Cash Reward values, and their Points requirements, are available on the Site and are subject to change.

Requesting a Statement Credit

- Points redeemed for statement credit to your Card will post to your account within 3 days of the date of redemption.
- Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR).
- Receipt of a statement credit does not affect your responsibility to pay your Total Minimum Payment shown on each Statement you receive from us.

Requesting an electronic deposit into a checking or savings account

- Please check with your financial institution to make sure they will accept the electronic deposit before redeeming your Points for deposit into an account at a financial institution other than FIA Card Services, N.A.
- If an electronic transfer is rejected, your Points will be returned to your account. We will notify you within 15 days of your request at the email address provided at the time of redemption.
- When you redeem, an electronic deposit will be sent by us to your designated account within 5 business days.

Requesting a check

- When you request a check, we'll mail it (first-class) to the billing address on the

account within 14 business days. If you request multiple checks, we'll mail each one separately. The check is payable to the primary cardholder, not to joint or authorized users.

- The check is valid for 90 days from the date it was issued. After the printed expiration date, the check will be void, and you'll get a statement credit for the amount within two billing cycles. This will appear on your account as a retail credit adjustment.
- We are not responsible for lost, stolen, or undelivered checks.

Requesting a Charitable Donation

- Redeem your Points for a cash donation to a charitable organization.
- Consult your tax advisor to see if your donation qualifies with the IRS as a charitable donation.

Gift Card Rewards

Use your Points for gift cards from a variety of retailers.

Shopping online

- Browse the Site for gift card options which are updated regularly.
- All redemptions are final.

About gift cards

- Rewards may be issued as gift cards or gift certificates.
- Gift cards and gift certificates are subject to each individual retailer's policies. For details, see the information that comes with your gift card.

Shipping

- Gift cards can be sent to a P.O. Box or street address.
- Check the Site for gift card shipping terms.

Experiential Rewards

Redeem Points for a variety of events, experiences and concierge services, including entertainment.

- Quantities are limited, and Rewards are available on a first-come, first-served basis (subject to change).
- The number of Points you need to redeem will be based on the value of each Reward.
- Additional restrictions may apply to individual Rewards. For details, see the description of the Reward on the Site.

How it works

- Call or visit the Site anytime for assistance with entertainment, events and experiences.

What you should know

- Experiential Rewards may be issued to anyone you choose, subject to the terms in the Terms of Use that are available on the Site.
- If you access or redeem Points for these services by phone or the Site, you agree to be bound by the terms and conditions outlined on the Site.
- You are responsible for charges made at your request.

Additional Terms

Program changes

Changes to the Program and the Program Rules may occur from time to time. When any change is made, we'll post revisions on the Site. In some cases, we may notify you of changes by mail. However, it's your responsibility to review the Site or any correspondence to stay aware of any changes.

We may choose to:

- Discontinue or replace any Reward with a similar one of lesser, equal or greater value.

- Change any part of the Program, Program Rules or participating partners, Rewards or special offers.
- Terminate the Program, or discontinue your participation in it for any reason. For example, we may disqualify you from earning and redeeming Points if we find that you or someone else used your account in a way that breaks the Program Rules.

Changes may also affect outstanding transactions and Points, including:

- The earnings rate for Points
- The number of Points required to redeem Rewards
- The types of transactions that qualify for Points
- The type or value of Rewards
- The expiration date of Points, and the maximum number of Points that may be earned per month, year or other time period

The Program is not scheduled to end on a predetermined date.

Disputes regarding Points

- Discrepancies about Point earnings are not treated as credit card billing disputes. Please refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes.
- All decisions regarding Point disputes shall be final.

Refunds on credit card transactions

If you earn Points with a credit card transaction that is later refunded — and you redeem those Points for a Reward — we may:

- Cancel reservations and void travel documents
- Stop payment on any checks
- Withhold subsequent Points
- Collect any amounts you owe; this may include charging an equivalent dollar amount to your Card (in the form of a Bank Cash Advance)

Combining Points, Rewards and other special promotions

Unless specifically authorized by us, Points and Rewards may not be combined:

- With other discounts, special rates, promotions or other reward programs offered by us
- With any other entity, including airline frequent flier, hotel frequent guest or other travel-related or membership reward charge, or credit card programs

Program administration

- FIA Card Services, N.A. manages the Cash Rewards portion of the Program.
- Independent third parties manage the Experiential Rewards, gift card and certificate rewards portions of the Program.
- An independent third-party travel agency manages the travel portion of the Program.
- State Seller of Travel registration numbers for Loyalty Travel Agency LLC in the states that require registration are: California 2097389-50 (Registration as a seller of travel does not constitute approval by California. Loyalty Travel Agency LLC is not a participant in the Travel Consumer Restitution Fund.); Florida ST38239; Hawaii TAR-6750; Iowa 987; and State of Washington 602 868 200.

General liability

You agree to release FIA Card Services, N.A., and any of its affiliates from all liability, including:

- Any injury, accident, loss, claim, expense or damages you or anyone with you experience when using any Reward (including Experiential Rewards purchased through the Program). If at all, the sole extent of any liability will not exceed the actual value of the Reward.
- Any claims, expenses and legal fees arising from or related to any violation of the Program Rules by you or anyone using your WorldPoints account.

- Any typographical errors or omissions in any Program-related document.
- The use of any personal or other information you provide to any merchants in connection with processing your Reward.
- Delayed or lost correspondence sent by US mail or any other form of delivery, including email.
- Any error, omission, interruption, deletion, defect, delay, theft, destruction, or unauthorized access to, or alteration of, Points you earn or redeem.

Third-party suppliers are independent contractors; they aren't employees of FIA Card Services, N.A., Visa U.S.A., Inc., MasterCard International Incorporated, or any of their affiliates.

We do not endorse or guarantee any of the goods, services or information provided by the Program's third-party suppliers.

You agree that to process your transactions, the information you provide will be disclosed to merchants and other parties involved in your transaction. Examples of such information include your shipping address, credit card number and billing information.

Rewards may constitute taxable income to you and you are responsible for any tax liability that may arise from redeeming Rewards. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of Rewards. Please consult your tax advisor, as neither FIA Card Services, N.A., its affiliates, nor their employees provide tax advice.

All aspects of the Program are governed by the laws of the State of Delaware. In states that don't allow the disclaimer of warranties or exclusion of liability, the above limitations may not apply.

For information about our rights and your responsibilities regarding the online portion of the Program, see the Terms of Use at the Site.

Program administration, service marks and trademarks

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Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc.

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