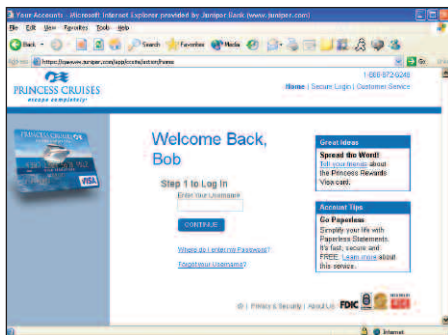


Manage your account

Visit www.BarclaycardUS.com to manage your Princess Rewards™ Visa® card Account.



Once logged in you can:

- View your Princess Rewards Program details
- View your current transactions
- View, print, or download your monthly statements
- Sign up to receive your statements electronically
- Schedule one-time or recurring payments easily
- Customize your Account Alert preferences to receive emails when your payment is due, when you are approaching your credit line, and more
- Transfer balances from other higher rate cards

1. General – The Princess Rewards™ Visa Card is issued by Barclays Bank Delaware (“Barclays”). Barclays reserves the right to modify, cancel or terminate the program at any time with or without notice. The Princess Rewards™ Visa Card is only open to U.S. residents at least 18 years old.

2. Program Eligibility – The Princess Rewards Program eligibility is restricted to individuals who maintain a Princess Rewards Visa Credit Card Account (“Account”) that is open and current.

On the closing date of each billing cycle that your “Account” remains open and current, Barclays will calculate the Net Purchases charged to your Account during a billing cycle. If your Account is not open and/or current on the date a billing cycle closes, Barclays will calculate no Net Purchases for that billing cycle. Princess Points™ (“Points”) will be issued to the Primary Cardmember, regardless of who made the purchase. “Net Purchases” for a billing cycle are determined by totaling all new purchases added to your Account during the billing cycle, and then subtracting Points posted to your Account during the period for returned purchases and/or adjustments. For purposes of calculating Net Purchases, Barclays may round up or down to whole dollar amounts for each transaction. If Points for returned purchases exceed new purchases during a billing cycle, Barclays will calculate negative Net Purchases and reduce the Primary Cardmember’s accrued points accordingly. Net Purchases do not include fees, finance charges, credit insurance premiums, or transactions posting as non-qualifying Balance Transfers or Cash Advances, whether received from financial institutions, automated teller machines, by use of Barclays convenience checks, or by any other means. Barclays reserves the right to exclude from Net Purchases any unauthorized purchases or purchases which are added to your Account after you are past due or over limit. Barclays may withdraw Points previously awarded if your Account is more than sixty (60) days past due, or if the Points were awarded on purchases not authorized by you. Barclays is not responsible for arranging or providing any services related to travel or the use of Points or for any delay, failure, or refusal by Princess to redeem Points. Barclays will show on your monthly Account statement the Primary Cardmember’s accrued Points as reflected in their records. Points are valid for five (5) years from posting date and will expire if not redeemed.

3. Earning Points – Cardmembers will receive one (1) Princess Point for every one U.S. dollar (\$1.00) of Net Purchases made on the Account rounded to the nearest dollar and two (2) Princess Points for every one U.S. dollar (\$1.00) of Net Purchases from Princess Cruise Lines including online and onboard purchases. Cash Advances or Cash Advances at the Casino are not eligible for Points. Please see the Transaction Charges section for applicable transaction charges that will be applied when the account is used for Cash Advance or used to purchase gambling chips.

4. Bonus Points – After using your Princess Rewards Visa Card to make an initial purchase or Balance Transfer, you will be eligible to receive a one time bonus award of five thousand (5,000) Princess Points. Bonus Points will be posted at the close of your first billing statement after an initial qualifying purchase or Balance Transfer is made.

Cardmembers will earn one (1) Princess Point for every one U.S. dollar (\$1.00) in Balance Transfers that post to your new Account, in the first thirty (30) days after your new Account is opened up to a maximum of five thousand (5,000) Princess Points. Use of Convenience Checks will not qualify for Princess Points. From time to time, Princess and/or Barclays (“We”) may offer bonuses or Points or other premiums (for example, First Use Points, First Use Certificates, and Promotional Companion Tickets) to new Princess Rewards Visa Card Cardmembers. Unless otherwise stated in the offer, these bonuses and/or Rewards are intended for persons who are not and have not previously been Princess Rewards Visa Card Cardmembers. You understand and agree that, unless We otherwise state, you are no longer eligible to receive these bonuses and/or Rewards for any new Princess Rewards Visa Card account you open after this Account is opened. If you receive a bonus or Reward for which you are not eligible, We may revoke the bonus or Reward, or reduce your Points by the amount of the bonus or Reward, or charge your Account for the fair value of the bonus or Reward, at our option. Princess Points expire after five (5) years if not redeemed. Princess Points are not transferable and cannot be transferred or sold.

5. Redeeming Points – To redeem your Princess Points at anytime, log on to your account at www.barclaycardus.com and click on the My Princess Points link. You may also redeem your Princess Points by calling 866-872-6248 and speaking to a Redemption Specialist by selecting the correct option from the Rewards menu. New Rewards travel can only be redeemed by speaking with a Redemption Specialist (“Specialist”). Our Specialists are available 9:00 AM EST to 8:00 PM EST seven (7) days a week with the exception of most major holidays.

Special Occasion Packages, Princess Cellars, Onboard Merchandise, Spa Experiences and Stateroom Credits can not be redeemed within fifteen (15) days prior to the passenger’s cruise departure date.

The redemption levels are subject to be modified, canceled or terminated at any time with or without notice and may vary based on availability and seasonal travel. Rewards exclude government taxes/fees/facilities. Changes in itinerary will result in additional fees. Reward tickets are non-refundable. Princess Reward Program terms and conditions are subject to change and are void where prohibited by law.

Onboard credits, merchandise, amenities, and packages will be delivered onboard the ship during the guest’s cruise and are only available in conjunction with an applicable cruise vacation. Orders for onboard Rewards will be accepted up to fifteen (15) days prior to the cruise departure date. In the event that an item is unavailable or temporarily out of stock, the item may be substituted at Princess’ discretion. Onboard gift voucher may not be redeemed for onboard credit and has no cash value.

Princess Cruise Lines is not a party to the Credit Card Cardmember Agreement between you and Barclays; does not participate in any extension of credit, and has no authority regarding your Account. Barclays is the sole creditor on your Account. You authorize Barclays to share information about your Account with Princess to the extent needed to administer the Princess Rewards Program. You also agree that Barclays may share Account information as set forth in our Privacy Policy.

The Princess Family of Marks including Princess, the Princess logo, Princess Cruises and Princess Rewards are registered service marks or trademarks of Princess Cruise Lines, Ltd., its affiliates or its Licensor. All rights reserved.

Potential applicants can view the Princess Rewards Program Terms and Conditions at Princessvisa.com. Existing cardholders can view the Princess Rewards Program Terms and Conditions at www.BarclaycardUS.com.

Princess Visa Rewards

Program Guide



PRINCESS CRUISES

escape completely.®

Earn with ease

Revel in rewards



Rich rewards to enhance your cruise with Princess

Use your Princess Rewards™ Visa® card for all your everyday needs and you'll be on your way to an incredible getaway with Princess sooner than you ever imagined.

Earn points with every purchase*

- **2 Princess Points for every \$1** spent on Princess purchases
- **1 Princess Point for every \$1** spent wherever Visa is accepted
- **5,000 bonus points** after you use your Princess Rewards Visa card for the first time
- **Up to 5,000 Princess Points** when you transfer a balance within 2 days of your account opening date. (\$1 Princess Points for each balance transfer)

Access your Princess Rewards anytime

For your added convenience, you can access your Princess Rewards Program at www.BarclaycardUS.com 24 hours a day. Our website gives you the power to:

- View your points balance
- Browse the full rewards catalog
- Redeem for exciting rewards

* See the Princess Reward Program Terms and Conditions for full details. Balance Transfer Checks do not qualify for bonus points.

When you're ready to escape completely with Princess, you can use your points toward a free cruise, a discounted cruise, or discounted airfare. You can also celebrate a special occasion, purchase a take-home souvenir, or enjoy a rejuvenating experience such as a relaxing massage in the Lotus Spa.

Cruise Discounts

10,000	\$100 off any cruise with Princess
20,000	\$200 off any cruise with Princess
40,000	\$500 off any cruise with Princess
60,000	\$750 off any cruise with Princess
80,000	\$1,000 off any cruise with Princess
110,000	\$1,500 off any cruise with Princess
135,000	\$2,000 off any cruise with Princess
150,000	Free Cruise up to \$3,000
200,000	Free Cruise up to \$4,000
300,000	Free Cruise up to \$7,500

Special Occasions

3,000	Champagne Balcony Breakfast for 2
12,500	Anniversary, Honeymoon or Special Occasion
20,000	Renewal of Vows
24,000	Deluxe Anniversary or Honeymoon
40,000	Deluxe Renewal of Vows
40,000	Grand Special Occasion

Spa Experiences & Onboard Credits

3,000	\$25 Lotus Spa Credit
5,000	\$50 Lotus Spa Credit
5,000	\$50 Onboard Credit
10,000	\$100 Lotus Spa Credit
10,000	\$100 Onboard Credit
25,000	\$250 Onboard Credit
40,000	\$500 Onboard Credit

Onboard Merchandise & Princess Cellars

2,000	Ship Specific Glass Desk Clock
2,000	Silver Photo Album
2,500	Princess Tote Bag
2,500	Memories at Sea Scrapbook
6,500	Heidsieck Monopole Blue Label
6,500	Princess Rose Bouquet
9,000	Deluxe Terry Cloth Bathrobe
12,000	16x20 Canvas Portrait
15,000	Dom Perignon

Airfare Discounts

25,000	\$250 statement credit against airfare
40,000	\$400 statement credit against airfare
50,000	\$500 statement credit against airfare

Visit www.BarclaycardUS.com for all your Princess Reward Program needs.