

REWARD RULES

Wyndham Rewards® Visa® Reward Rules:

This document contains the official reward rules for the Wyndham Rewards Visa Account (the “Account”) issued by Barclays Bank Delaware (“Barclaycard”, “we”, “us” or “our”) and includes important conditions and limitations (the “Reward Rules”). Use of your Wyndham Rewards Visa Card (the “Card”) constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement. “You, “your” or “primary cardmember” means the person who applied for the Account. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Cardmember Agreement. Please read the Reward Rules and keep this document in a safe place.

Wyndham Rewards® (the “Wyndham Rewards Program” or “Program”) is a program offered by Wyndham Rewards, Inc., a subsidiary of Wyndham Hotel Group, LLC (collectively, “Wyndham”), its successors and assigns. The Wyndham Rewards Program is not a product or program of Barclaycard. Wyndham is solely responsible for establishing the terms and conditions of your participation and Wyndham Reward points (“Points”) accumulation in the Wyndham Rewards Program. All Wyndham Rewards Program terms and conditions apply. Wyndham may change or terminate the Wyndham Rewards Program in accordance with its terms and conditions. For a complete explanation of the Wyndham Rewards Program’s terms and conditions, go to wyndhamrewards.com/services/terms.

Reward Rules Administration

The Reward Rules are administered by Barclaycard. We reserve the right to modify, amend or terminate the Reward Rules at any time with or without notice. We are solely responsible for all credit eligibility standards and determination of Account issuance. To maintain your eligibility for participation in the Program through use of the Account:

- You must maintain an open Account that is not in default under your Cardmember Agreement with us.
- Your Account cannot have been inactive for 7 billing cycles in a row (representing approximately 7 months). “Inactive” means you have no balance, no payments and no transactions.
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Card only for personal, family or household expenses.

Earning Wyndham Rewards Points

You earn Points for retail purchases less credits, returns and adjustments (“Net Purchases”) made by you and/or any authorized user(s) of the Account:

- You will earn three (3) Points for every one dollar (\$1.00) spent on eligible new Net Purchase transactions made with the Account on participating hotel purchases. Visit wyndhamrewards.com/terms or call Wyndham Rewards Member Services for Participating Hotel Chains (as defined in Wyndham Rewards Terms & Conditions) and participating Wyndham Rewards hotels. Participating Hotel Chains and participating Wyndham Rewards hotels are subject to change at any time without notice.
- You will earn two (2) points per one dollar (\$1) spent on all other Net Purchases made with the Account, except Wyndham Vacation Ownership timeshare downpayment transactions at Club Wyndham, WorldMark by Wyndham and Shell Vacations Club properties, which do not earn points.

For more information on Wyndham Vacation Ownership, including an overview of resorts, please visit wyndhamworldwide.com/category/wyndham-vacation-ownership.

Important information about earning Points

Net Purchases for a billing cycle are determined by totaling all new Purchases added to the Account during the billing cycle, and then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. For purposes of reporting Net Purchases, Barclaycard may round up or down to the nearest whole dollar amount. If credits for returned Purchases and/or adjustments exceed new Purchases during a billing cycle, Barclaycard will calculate negative Net Purchases and reduce the primary cardmember’s accrued Points accordingly. Point accumulation is subject to certain limitations, exclusions and restrictions. Barclaycard is not responsible for awarding Points under the Wyndham Rewards Program, to arrange or provide for any goods or services related to the use of Points, for any delay, failure, or refusal by Wyndham to award or redeem Points, or for any decision by Wyndham to revoke or cancel Points or membership in the Wyndham Rewards Program.

Your monthly Wyndham Rewards Visa Account statement will show the Points earned each billing cycle through use of the Account. On the closing date of each billing cycle that your Account remains open and in good standing, Barclaycard will report to Wyndham the Net Purchases made using your Account during that billing cycle and request that Wyndham award Points. If your Account is not open or in good standing on the date a billing cycle closes, then Barclaycard will report no Net Purchases to Wyndham for that billing cycle. Barclaycard will ask that Points be awarded to the primary cardmember's Wyndham Rewards Program membership, regardless of whether the primary cardmember or an authorized user on the Account made the Purchase.

Balance Transfers, Cash Advances (including Cash Equivalent transactions such as, but not limited to, the use of your Card or Account number to obtain money orders, traveler's checks, foreign currency and lottery tickets), fees, interest charges, and unauthorized/fraudulent transactions do not earn Points.

There is no limit to the total Points you can earn as long as the Program continues and the Account is open, active and in good standing.

For information regarding the terms of the Wyndham Rewards Program, including Point expiration policy, please visit wyndhamrewards.com or contact Wyndham Rewards Member Services at 866-WYN-RWDS (866-996-7937).

Barclaycard reserves the right, in its sole discretion, to disqualify any cardmember from participating in the Program through use of the Account and to invalidate any or all Points earned for abuse, fraud, or any violation of the Reward Rules.

Redeeming Points

To redeem your Points, log on to wyndhamrewards.com. You may also call Wyndham Rewards Member Services at 866-WYN-RWDS (866-996-7937).

Points Restrictions

You may not earn or redeem Points during a billing cycle in which any of the following occur:

- Your Account becomes delinquent.
- Your Account is otherwise in default under your Cardmember Agreement with us (your Account is not in good standing).
- You, or any authorized user on the Account, engage in any illegal activity through the use of the Account to participate in the Program or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

Points Forfeiture

You may forfeit accrued Points that have not been transferred to your Wyndham Rewards account if any of the following occur:

- Your Account becomes seriously delinquent, as determined by us in our sole discretion.
- You or we close your Account for any reason.
- You, or any authorized user on the Account, engage in fraudulent activity on your Account.
- Your Account is otherwise in default under your Cardmember Agreement with us (your Account is not in good standing).
- You, or any authorized user on the Account, engage in any illegal activity through the use of the Account to participate in the Program, or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

Responsibility of the Parties/Information Sharing

Wyndham is not a party to the Cardmember Agreement between you and Barclaycard, does not participate in any extension of credit, has no authority regarding the Account and is not responsible for any goods or services offered by Barclaycard. Barclaycard is not responsible for any goods or services offered by Wyndham. You authorize Barclaycard to share information about your Account with Wyndham to the extent needed to administer the Program and for Wyndham to share information about your Wyndham Rewards Program membership with Barclaycard to the extent needed to administer your Account. You also agree that Barclaycard may share Account information as set forth in Barclaycard's Privacy Policy and that Wyndham may share Wyndham Rewards Program membership information as set forth in Wyndham's Privacy Notice.

Limitation and Release of Liability

By participating in the Program through use of the Account and accepting and using Points earned through the Program, you (and any person to whom you give the benefits from the Program) release, discharge and hold harmless Barclaycard and its respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products purchased in connection with the Program. Barclaycard is not responsible for unauthorized redemptions. Barclaycard has no liability in case of disagreement over issuance of Points or items received through redemptions or a cardmember's right to possess Points or make redemptions.

Important General Disclosures

The Program is subject to change or termination with or without notification. Other significant terms may apply. All trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document. Points cannot be combined with other discount or reward programs unless specifically authorized. We reserve the right to correct inaccurate rewards values represented on statements or our website, in our sole discretion. We may, in our sole discretion, cancel, modify, restrict, or terminate participation in the Program through use of the Account or any aspects or features of the same at any time, with or without notice. All interpretations of the Reward Rules shall be in our sole discretion.

Customer Service

If you have any questions about the Account, please contact the customer service phone number on the back of your card.

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