

REWARD RULES

Carnival Rewards Program

The Carnival Mastercard credit card account is issued by Barclays Bank Delaware (“Barclaycard”). Barclaycard and Carnival are responsible for establishing the terms and conditions of the Carnival Rewards program (the “Program”) and reserve the right to modify, amend or terminate the Program at any time. The words “we,” “us” and “our” refer to Barclays Bank Delaware and its successor firms, subsidiaries or affiliates (collectively “Barclaycard”).

The following Terms and Conditions apply to the Carnival Rewards Program (“Program”). Please read these Terms and Conditions carefully. Use of your Carnival Rewards Mastercard credit card Account (“Card”) after you receive these Terms and Conditions will signify that you have read and agreed to all of the following provisions. As used in these Terms and Conditions, the words “you” or “Cardholder” means any client who holds an activated Card and is enrolled in the Program.

Eligibility

Program eligibility is restricted to Cardholders with Accounts that are open and in good standing as determined in our sole discretion. Your Card will not be in good standing for reasons that include, but are not limited to, (a) your account has been closed; (b) a payment has not been made when due; (c) a payment made to us is not honored by your bank; or (d) if you do not maintain the level of credit performance you maintained when approved. You must also use your card for at least one (1) purchase transaction every six (6) months (or have some type of account balance every six months). Failure to meet these requirements may result in account closure and/or forfeiture of all outstanding points earned. In addition, if your payment is late in a particular billing cycle, this may result in the forfeiture of points earned in that billing cycle. If your points are forfeited for any reason, we will not reinstate these points to your account. The Account may only be used for personal, family or household purposes. You must be a consumer and you must reside in the United States. If you do not keep your Account open and current your enrollment in the Program may be cancelled and any unredeemed Points may be cancelled.

Point Accrual and Tracking

Cardmembers earn “Fun Points” (“Points”) in the Program. Points are the measure used to value rewards for redemption. If a Card has multiple Cardholders, the Points will be assigned to the Account of the primary Cardholder of the Card. Cardmembers earn “Points” in the following amounts based upon the type of purchase transaction charged to the Account:

- (a) two (2) points per one dollar (\$1) on Carnival Cruise vacation and Carnival Vacation Club transactions,

(b) two (2) points per one dollar (\$1) on any purchases charged to the Sail and Sign account onboard any Carnival cruise ship, and

(c) one (1) point per one dollar (\$1) spent on all other transactions.

Points earned are based on the new net retail transaction activity ("Net Purchases" i.e. purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle. When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$49.49, 49 Points will be awarded, but if the transaction amount is \$49.50, 50 Points will be awarded.

Transactions that are not eligible to earn Points include, but are not limited to, cash advances including ATM withdrawals, PIN-based Debit Card transactions, money orders, balance transfers, convenience checks, drafts, fees, finance charges, purchases made on a line of credit and travelers check purchases. Cash Advances at the Casino are not eligible for rewards.

Earned Points will generally be added to your account and available for use within one week after the date of posting to the account. Point earnings are not based on purchase date but on the date the transaction is submitted/posted to us, which is usually within one week of the purchase. (International purchases may take up to 30 days to post.) Points will be itemized on the Cardmember's periodic statement and will indicate total number of points earned, points redeemed and points carried over during the statement month.

We reserve the right to exclude from Net Purchases unauthorized Purchases and Purchases which are added to your Account after you are past due or over limit. We reserve the right to add other transactions to the list of ineligible transactions at our discretion and at any time. Any questions regarding eligibility of transactions shall be determined by us in our sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

If Points for credit, returns or other adjustments exceed new Purchases during a billing cycle, we will report negative Net Purchases. No retroactive Points will be awarded.

Points Redemption

Statement Credit

Cardmembers may redeem Points for a statement credit toward a Carnival Cruise Lines, Costa Cruises, Cunard Line, Holland America Line, Princess Cruises or The Yachts of Seabourn or an airline or hotel that posts to their Account that is equal to or greater than \$50 and made within the last 180 days. The amount of Points needed to redeem will vary by transaction. To redeem

points access your account at www.BarclaycardUS.com and go to Rewards. The statement credit will appear on the Account within one billing cycle after the Points are redeemed. There is no maximum number of Points that may be redeemed in any billing cycle.

If any statement credit you received was awarded based on purchases not authorized by you, or if credits or returned purchases from previous statements post in any subsequent review period and such returned purchases exceed the Points value on your Account, Barclaycard may assess your Account for any statement credits previously applied to your Account. If your account is 60 or more days past due at any time, Barclaycard may, at its option, assess your Account for any statement credits previously awarded on your Account.

Onboard Amenities

Cardmembers may redeem Points for Onboard amenities and packages to be delivered onboard the ship during the guest's cruise and are only available in conjunction with an applicable cruise vacation. In the event that an item is unavailable or temporarily out of stock, the item may be substituted at Carnival Cruise Line's discretion. Onboard gift voucher may not be redeemed for onboard credit and has no cash value. Orders for onboard amenities will be accepted up to 15 days prior to the passenger's cruise departure date.

Gift Cards/Certificates and Merchandise Rewards

Cardmembers may redeem Points for Gift Cards, Gift Certificates and Merchandise that will be mailed to the U.S. street address of record with Barclaycard. Gift Cards, Gift Certificates and Merchandise will not be mailed to a P.O. Box, F.P.O, A.P.O or international address. Expedited shipping is available for Gift Cards and Gift Certificates at an additional cost to the Cardmember. Expedited shipping is not available for merchandise. The selection of items and the number of Points needed to redeem them may change at any time and are subject to availability. Use of any Gift Card or Gift Certificate that a Cardmember redeems is subject to any additional restrictions listed on the Gift Card or Gift Certificate or that are outlined in the individual merchant/provider disclosures that may be viewed by accessing your account at www.BarclaycardUS.com and clicking on Rewards to review available Gift Cards, Gift Certificates and merchandise and the associated merchant/provider disclosure including conditions, restrictions and exclusions that may apply. Each merchant/provider has the right to place restrictions on the use of its Gift Cards or Gift Certificates. Gift Cards or Gift Certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited. Goods of equal or similar value may be substituted if the item you select is unavailable. Featured merchandise may not be necessarily reflect exact colors or models due to photo

facsimile used for general representation of merchandise and/or manufacturers' model or style updates. Purchase protection or extended warranty coverage associated with your Card is not applicable to Rewards.

You will have 5 years to redeem your Points unless your Account is terminated earlier for inactivity. Points will expire and be forfeited 5 years from the date the earned Points post to your monthly statement. Points will be redeemed on a first-in, first-out basis.

Redeemed rewards are not refundable, replaceable, or transferable for cash, credit, other rewards, or points under any circumstances.

All rewards are subject to availability. Certain rewards are available only during the time periods described in the Program communications. Merchants participating in the Program are subject to change. Some rewards have limited availability. Substitutions that we deem to be of equal or greater value may be necessary. Country of item's origin may change.

Any additional travel or accommodation arrangements made in connection with any reward will be your sole responsibility. The Cardmember is responsible for payment of any Passenger Facility Charges, air segment taxes, departure taxes, Customs fees, excess baggage charges or any other charges assessed by governmental entities or airlines as a result of travel under this program.

We reserve the right to alter, substitute or terminate all or any part of the Program or any Program Reward ("Reward"), or to modify the Terms and Conditions of the Program or Points previously earned therein for any reason in our sole discretion. In accumulating Points, you may not rely upon the continued availability of any Rewards or Point redemption level for a Reward; you may not be able to obtain all offered Rewards. Any Reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time.

Should we decide to terminate the Program, we will provide not less than 30 days prior written notice to current Cardholders and reasonable options for redemption of such outstanding Points. If your Card is closed, you will no longer earn Points or be allowed to redeem outstanding Points.

Points cannot be transferred or sold.

Rewards Information

You are solely responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Neither Barclaycard nor Carnival provide tax advice.

Points have no value except as used in accordance with the Terms and Conditions of the Program.

Barclaycard reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for abuse, fraud or any violation of the Program's Terms and Conditions.

By participating in the Program, and accepting and using Points earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless Barclaycard, Carnival, and their respective 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 chosen as a Program Reward.

Barclaycard and Carnival are not responsible for unauthorized redemptions on your account.

Barclaycard has no liability in case of disagreement over issuance of or right to possess Points.

All questions or disputes regarding eligibility for the Program or eligibility for Points for accrual or redemption will be resolved by Barclaycard in its sole discretion.

Questions regarding the Program, including questions about your "FunPoints" ("Point") balance and/or Point redemption, may be directed to Barclaycard Customer Care at 1-866-255-1304. Agents are available 24 hours a day, 7 days a week.

Carnival is not a party to the Credit Card Cardmember Agreement between you and us, does not participate in any extension of credit and has no authority regarding the Account.

The Carnival Mastercard credit card is issued by Barclaycard pursuant to a license from Mastercard U.S.A. Incorporated. Mastercard is a registered service mark and/or trademark of Mastercard Incorporated.

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