

REWARD RULES

Barclaycard Rewards MasterCard® Rewards Program Rules

This document contains the official Rewards Program Rules (“Program Rules”) for the Barclaycard Rewards MasterCard Program (the “Program”) and includes important conditions and limitations. Use of your Barclaycard Rewards MasterCard Account constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement. Please read these Program Rules and keep this document in a safe place. Capitalized terms not defined in these Program Rules shall have the meaning ascribed to them in the Cardmember Agreement.

Program Administration – The Program is administered by Barclays Bank Delaware (“Barclaycard”) located in Wilmington, DE (“we”, “us” or “our”). To qualify for participation in the Program and to maintain your good standing status:

- You must maintain an open and active Credit Card Account that is not in default under your Cardmember Agreement with us.
- Your Credit Card Account cannot have been inactive for thirteen (13) billing cycles (approximately thirteen (13) 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 Credit Card Account only for personal, family or household expenses. Each qualified Cardmember participating in the Program shall be eligible to earn miles.

Earning Points – Points are earned as follows:

- Points are earned on retail purchases with the Barclaycard Rewards Credit Card (the “Card”) less credits, returns and adjustments (“Net Purchases”) made by the Cardmember(s) and/or any Authorized User(s) of the Card. Balance Transfers, Cash Advances, Quasi-Cash Transactions, Purchases made by or for a business or for a business purpose, fees, interest charges, and unauthorized/fraudulent transactions do not earn miles. Barclaycard reserves the right, in its sole discretion, to disqualify any Cardmember from participating in the Program and to invalidate any or all miles earned for abuse, fraud, or any violation of the Program Rules.
- **Points** – You will earn one (1) point for each one dollar (\$1.00) of all Net Purchases made using your Card.
- **Everyday Purchases** – You will earn two (2) points (which includes one (1) point earned on all Net Purchases) for each one dollar (\$1.00) of all Net Everyday Purchases. Everyday Purchases are defined as: Gas, Grocery and Utility Purchases made using your card. Purchases must be submitted by eligible merchants using the merchant

category codes for purchases in this category to qualify for the two (2) miles. Purchases made at merchants that do not process transactions under these terms or that use incorrect merchant category codes will not qualify for and you will not receive the two (2) miles benefit. Barclaycard is not responsible for incorrectly coded purchases. Purchases in this category that are submitted by the merchant using incorrect merchant category codes, will earn one (1) mile. Purchases not eligible to receive the two (2) points per one dollar (\$1.00) in Everyday Purchases include, but are not limited to, purchases made at superstores, warehouse clubs and discount stores.

- There is no maximum to the total points you can earn as long as the Program continues and the Cardmember's Credit Card Account is open and in good standing.

Redeeming Points – You can log on to our website, www.BarclaycardUS.com, to review redemption options and/or to redeem your points. **Points are not redeemable for less than 1,000 points.**

- You can use your points to: (a) pay yourself back as a statement credit for purchases made within the last 90 days, (b) redeem for a cash back statement credit, (c) redeem for gift cards or (d) redeem for merchandise.
- If you redeem your points for a statement credit on your eligible Barclaycard Rewards MasterCard account, the credit will be posted to your account within five to seven (5-7) business days. Statement credits reduce your account balance but **cannot be applied toward any minimum payment** and are otherwise subject to the terms and conditions applicable to your Barclaycard Rewards MasterCard account.
- There is no maximum to the total points you can redeem as long as the Program continues and the Cardmember's Credit Card Account is open and in good standing.
- If you redeem your points for merchandise, items will be mailed to the U.S. street address of record with Barclaycard. If you redeem your points for gift cards or gift certificates, they will be mailed to the U.S. street address or P.O. Box of record with Barclaycard. Merchandise will not be mailed to a P.O. Box. Gift cards, gift certificates and merchandise will not be mailed to an F.P.O., A.P.O. or international address. Expedited shipping is available for gift cards and gift certificates at an additional cost to you and must be mailed to a U.S street address. 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 you redeem is subject to any additional

restrictions listed on the gift card or gift certificate or that are outlined in the individual merchant/provider disclosures. These merchant/provider disclosures may be viewed by accessing your account at www.BarclaycardUS.com and selecting 'Manage 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 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.

- **Points Expiration:** As long as your account remains open and in good standing, your points will not expire.

Legal Disclosures

- You have no property rights or other legal interest in points. Points have no cash value or value of any kind until they are fully redeemed. Points may not be assigned, transferred, or pledged.
- 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. Barclaycard does not provide tax advice.
- Cardmember's exclusive remedy for earned but uncredited points or other benefit shall be the issuance of the uncredited points or benefit, if available, or such other comparable benefit as determined by us.
- The Program is subject to all applicable laws and regulations. The redemption of points is void where prohibited by law. The sale or barter of any Reward offered through the Program, other than by us, is expressly prohibited.
- We reserve the right to make promotional offers selectively available to Cardmembers, based on Cardmember activity, Program participation, or other factors.
- We reserve the right to correct errant Rewards values represented on statements or the site at our sole discretion.
- We may, in our sole discretion, cancel, modify, restrict, or terminate the Program or any aspects or features of the Program at any time without prior notice. All interpretations of Program Rules shall be at our sole discretion.

Limitation and Release of Liability – By participating in the Program, and accepting and using Rewards earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless Barclaycard and their 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 on your Credit Card account. Barclaycard has no liability in case of disagreement over issuance of or a Cardmember's right to possess Rewards.

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

- You fail to make the Minimum Payment Due by the Payment Due Date.
- Your Credit Card Account becomes delinquent.
- Your Credit Card Account does not remain otherwise in good standing as defined in the Cardmember Agreement.

Forfeiture – Your points may be forfeited if any of the following occur:

- Your Credit Card Account becomes seriously delinquent, as determined by Barclaycard at its sole discretion.
- You or we close your Credit Card Account for any reason.
- You engage in fraudulent activity on this Credit Card Account. Call the number on the back of your Card if you want to obtain more information.

MasterCard® Benefits – Certain restrictions apply to each benefit. Platinum, World and World Elite card benefits may vary (i.e. coverage amounts vary and some benefits are not available). Details will accompany the new Credit Card Account.

Miscellaneous – The Program is subject to change and prior notification of such change is not required. Other significant terms may apply. Details will accompany the new Credit Card Account. All other 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 by us.

Customer Service – Questions regarding the Program may be directed to 1-866-928-8598.