REWARD RULES

Hawaiian Airlines® World Elite MasterCard® Rewards Program Rules

This document contains the official Rewards Program Rules ("Program Rules") for the Hawaiian Airlines MasterCard Program (the "Program") and includes important conditions and limitations. Use of your Hawaiian Airlines 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 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 an account in good standing:

- You must maintain an open and active Credit Card Account that is not in default under your Cardmember Agreement with us.
- You must pay your annual fee.
- Your Credit Card Account cannot have been inactive for 6 billing cycles in a row (representing approximately 6 months). "Inactive" means you have no balance, no payments and no transactions.

Earning Miles

- You earn Miles on retail Purchases with the Hawaiian Airlines World Elite MasterCard (the "Card"), less credits, returns and adjustments ("Net Purchases") made by you and/or any Authorized User(s) of the Card.
- Cardmembers will receive one (1) HawaiianMile for every one U.S. dollar (\$1.00) of Net Purchases made on the Account rounded to the nearest dollar and two (2) HawaiianMiles® for every one U.S. dollar (\$1.00) of Net Purchases directly from Hawaiian Airlines.
- From time to time, Barclaycard ("We") may offer bonuses or Miles or other premiums (for example, First Use Miles, First Use Certificates) to new Hawaiian Airlines MasterCard Cardmembers. Unless otherwise stated in the offer, these bonuses and /or Rewards are intended for persons who are not and have not previously been Hawaiian Airlines MasterCard 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 Hawaiian Airlines MasterCard 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 Miles by the amount of the bonus or Reward, at our option.

- Balance Transfers, Cash Advances, Quasi-Cash Transactions (transactions in highly liquid assets, e.g. assets that are directly convertible to cash such as, but not limited to, money orders, travelers checks, foreign currency and lottery tickets), fees, interest charges, and unauthorized/fraudulent transactions do not earn Miles.
- There is no limit to the total Miles you can earn as long as the Program continues and the Cardmember's Credit Card Account is open and in good standing.
- Barclaycard reserves the right, at 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.

Redeeming Miles

- To redeem Miles for flights on Hawaiian Airlines, sign-in to your HawaiianMiles account at HawaiianAirlines.com.
- Visit <u>HawaiianAirlines.com</u> for more details about Hawaiian Airlines redemption policies and procedures.

Important Information about Miles

- Earned Miles do not expire if there is HawaiianMiles account activity (earnings or redemptions). If there is no activity within 18 consecutive months, Hawaiian Airlines will expire the Miles accrued on a member's account.
- You have no property rights or other legal interest in Miles.
 Miles have no cash value.
- You are solely responsible for any taxes that may be owed as a result of Miles earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Barclaycard does not provide tax advice.
- If the Cardmember is not credited for earned Miles or other benefits, once identified, the earned Miles or other benefits will be credited. If Miles or other benefits are not available, a comparable benefit will be provided as determined by us.
- The Program is subject to all applicable laws and regulations.
 The redemption of Miles is void where prohibited by law. The sale or barter of any Reward offered through the Program is expressly prohibited.

Miles Restrictions

You may not earn Miles associated with your credit card 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 is not in good standing as defined in the Cardmember Agreement.

Miles Forfeiture

We require that your Credit Card Account be open and that you maintain your account in good standing to participate in this rewards program. If your Credit Card Account is closed, you will forfeit your Miles earned in that billing cycle. You may forfeit your Miles associated with your Credit Card Account if any of the following occur:

- Your Credit Card Account becomes seriously delinquent, as determined by Barclaycard at its sole discretion.
- \bullet You or we close your Credit Card Account for any reason.
- There is fraudulent activity on this Credit Card Account. Call the number on the back of your Card if you need more information.
- Violation of the HawaiianMiles Program terms and conditions.

Program Membership

- If you included the Primary Cardmember's HawaiianMiles membership number in the application, we will add that number to your Credit Card Account automatically.
- If the membership number that you provided is found to be invalid or you did not provide us with a membership number, a new HawaiianMiles membership account number will be assigned to the Primary Cardmember.
- Only one HawaiianMiles Program membership will be established regardless of whether your Account is an individual account or an account with an authorized user.

Companion Travel Discount

- You are eligible to receive a single 1-time 50% discount toward one published full coach round-trip fare for a companion.
- You are also eligible to receive one companion discount for \$100 discount off one companion ticket at each Credit Card Account anniversary.
- These discounts are good on roundtrip coach travel between Hawaii and North America booked directly with Hawaiian Airlines through the Primary Cardmember's HawaiianMiles account.
- The discount will be off of one published full coach roundtrip base fare for a companion, which does not include taxes, fees, or surcharges, with the purchase of one published full coach round-trip fare. Additional taxes, fees and charges including Passenger Facility Charge, Federal Excise Taxes, Canadian VAT/GST and customs/immigration charges as well as the September 11 Security Fee apply to all tickets purchased and are not included in the base fare.

- Primary Cardmember must be one of the passengers on the flight record. Both passengers (Primary Cardmember and companion) must be booked for travel on the same flight record, fare and class of service, and must travel on all flight segments together.
- Offer must be redeemed through the Primary Cardmember's HawaiianMiles account.
- Tickets must be purchased with your Hawaiian Airlines World Elite MasterCard.
- Offer is valid for all Hawaiian Airlines flights between Hawaii and North America. The offer is not valid on Neighbor Island flights.
- Offer is not valid on codeshare flights with partner airlines.
- Offer is not valid on multi-city flights.
- Offer may not be combined with, applied to, or applied towards HawaiianMiles flight awards redeemed using miles.
- The 1-time 50% companion discount offer is good for 13 months from the time the Credit Card Account is opened and is subject to change.
- The \$100 discount off one companion ticket at each Credit Card Account anniversary is good for 12 months from account anniversary and is subject to change.
- Companion travel discounts have no cash value and cannot be transferred or sold.
- Visit <u>HawaiianAirlines.com/MasterCardDiscount</u> for more information on how to redeem your travel discount.
- Other restrictions may apply.

Baggage Fee Waiver

- The Hawaiian Airlines World Elite MasterCard Primary Cardmember is eligible to receive one (1) complimentary checked bag on Hawaiian Airlines operated flights. This is only for travel between North America and Hawaii and between Neighbor Islands (interisland). International Flights are excluded.
- All ticket purchases (original and exchanges) must be made with a Hawaiian Airlines World Elite MasterCard.
- Ticket purchases must be made directly from Hawaiian Airlines (<u>Hawaiian Airlines.com</u>, Hawaiian Airlines Reservations department and Hawaiian Airlines airport ticket counters) to qualify for one complimentary checked bag. Tickets purchased from third parties (i.e. ID90, travel agencies, etc.) are not eligible.

- The Primary Cardmember must provide their HawaiianMiles account number associated with the credit card within their reservations any time prior to check-in. You must be a current Primary Cardmember upon check-in to be eligible.
- Offer is not valid on codeshare flight segments operated by Hawaiian Airlines and marketed by other airline partners.
 Please refer to our website: help.hawaiianairlines.com/app/answers/detail/a id/403/related/1 regarding codeshare baggage restrictions.
- Pualani Platinum, Pualani Gold and Premier Club Primary Cardmembers will receive an additional (1) complimentary checked bag in addition to their existing membership baggage allowance.
- Checked bag fee waiver is limited to the first bag for the Primary Cardmember only. Applicable overweight and excess baggage fees will apply. Please refer to HawaiianAirlines.com/bag-fees/ for more information on Hawaiian Airlines baggage policy.

Discounted Flight Awards

- You are eligible to receive a discount on flight awards for travel on Hawaiian Airlines.
- Discounted flight awards are only accessible through the Primary Cardmember's HawaiianMiles account online at <u>HawaiianAirlines.com</u>.

Annual Spend Bonus Miles

- When you spend at least \$10,000 in Net Purchases within each anniversary year, 5,000 bonus Miles will be credited to your HawaiianMiles Account.
- A maximum of 5,000 annual bonus Miles can be earned per year regardless of the amount of Net Purchases made.
- Miles will be applied annually at the account cycle date of your anniversary month.

In-Flight Purchase Credit (Pualani Platinum and Pualani Gold Members Only)

- You must be a current Pualani Platinum or Pualani Gold HawaiianMiles member to be eligible for a maximum \$100 annual statement credit towards In-Flight purchases.
- You will be allowed a \$10 maximum In-Flight credit redemption per day for qualified purchases.
- Qualified purchases are:
 - In-Flight purchases such as but not limited to: onboard entertainment, beverages and premium meals.
 - Purchases must be made with your Hawaiian Airlines World Elite MasterCard.
 - Purchases that are made only on Hawaiian Airlines flights.

- Duty-Free, preferred seating, class upgrades purchases are not included.
- If the total \$100 annual credit has not been awarded by your credit card anniversary date, no residual credit will be carried over into the following cycle.
- In-Flight purchase credit benefit is good for one (1) year starting from the credit card open or anniversary date as long as HawaiianMiles Pualani Platinum or Gold membership is maintained. If you close your account, the remaining credit will be forfeited.

HawaiianMiles ShareMiles

- As a Hawaiian Airlines MasterCard Primary Cardmember, you can receive Miles from friends and family online at HawaiianAirlines.com.
- You must have a current email address on file within your HawaiianMiles account to receive Miles transferred with the ShareMiles program.
- Hawaiian Airlines MasterCard Cardmembers may receive miles transferred from friends and family up to a maximum of ten (10) times per calendar year.
- The Miles transferer must be a current HawaiianMiles account holder and may perform an unlimited amount of transfer transactions using the ShareMiles program.
- There are no transaction fees for Miles transfers, no charges per mile, or no minimum or maximum number of Miles transferred for cardmembers.
- Full terms and conditions for the sharing of HawaiianMiles are available at:

<u>HawaiianAirlines.com/HawaiianMiles/terms-and-conditions/.</u>

Hawaiian Miles Select Partners

- You may earn up to 10 extra HawaiianMiles per one dollar spent at select HawaiianMiles partners.
- Payments for purchases at select HawaiianMiles partners must be made with your Hawaiian Airlines MasterCard.
- If any part of the payment is made with cash, check, or by means other than your Hawaiian Airlines MasterCard, you will earn extra Miles only on the amount paid with your Hawaiian Airlines MasterCard.
- Miles will be credited only to the Primary Cardmember's HawaiianMiles account.
- Please allow 4-6 weeks for Miles to post to your HawaiianMiles account.

 Participating HawaiianMiles select partners are subject to change at any time. Visit <u>partners.hawaiianair.com</u> for partner listing and restrictions.

Limitation and Release of Liability

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

By participating in the HawaiianMiles Program and accepting and using Miles earned via the Program, you and any other beneficiary of the HawaiianMiles Program release, discharge and hold harmless Barclaycard, Hawaiian Airlines 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 HawaiianMiles Program.

Important General Program Disclosures

The HawaiianMiles Program is subject to change without prior notification. Other significant terms may apply. HawaiianMiles® is a frequent flyer program offered by Hawaiian Airlines (the "Program") and is not a product or program of Barclaycard. We are not responsible for typographical errors or omissions in this document. Miles cannot be combined with other discount or reward programs unless specifically authorized by us.

- We reserve the right to correct inaccurate rewards values represented on statements or our website, at our sole discretion.
- We may, at 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.
- For the most current information, visit: HawaiianAirlines.com/HawaiianMiles/terms-and-conditions/.

Customer Service

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