

REWARD RULES

Important Information About Your Frontier Airlines

EarlyReturns Mileage Credits:

- a) When you applied for your Account, we asked whether the Primary Cardmember was a member of the Frontier EarlyReturns Program (the "Program"). If you answered yes and gave us the Primary Cardmember's membership number, we will not issue a different membership number to you. If you answered no or did not give us the membership number, we will issue the Primary Cardmember a membership number and ask Frontier Airlines to enroll the Primary Cardmember in the Program. Only one Program membership will be established regardless of whether your Account is an individual account or an account with an authorized user. If the Account has an authorized user, we will enroll the Primary Cardmember. The Primary Cardmember can be eligible to receive and redeem "mileage credit" subject to the terms and conditions of the Frontier EarlyReturns Rules & Procedures, as established, modified, supplemented and/or amended by Frontier from time to time (the "Program Rules").
- b) On the closing date of each billing cycle that your Account remains open and current, we will report to Frontier the Net Purchases charged to your Account during a billing cycle and request that Frontier award mileage credit as set forth in paragraph (e). If your Account is not open and/or current on the date a billing cycle closes, we will report no Net Purchases to Frontier for that billing cycle. We will ask that mileage credit be awarded 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 the Account during the billing cycle, then subtracting credits posted to the Account during the period for returned Purchases and/or adjustments. For purposes of reporting Net Purchases, we may round up or down to whole dollar amounts. If credits for returned Purchases exceed new Purchases during a billing cycle, we will report negative Net Purchases and ask Frontier to reduce the Primary Cardmember's accrued mileage credit accordingly. Net Purchases does not include fees, charges, credit insurance premiums, or transactions posting as Cash Advances or non-qualifying Balance Transfers, whether received from financial institutions, automated teller machines, by use of Barclays checks, or by any other means. We reserve the right to exclude from Net Purchases unauthorized Purchases, Purchases which are added to your Account after you are past due or overlimit. We may ask Frontier to withdraw mileage credit previously awarded if

your Account is more than sixty (60) days past due, or if the mileage credit was awarded on Purchases not authorized by you. We are not responsible to award mileage credit under the Program, to arrange or provide for any services related to travel or the use of mileage credit, for any delay, failure, or refusal by Frontier to award or redeem mileage credit, or for any decision by Frontier to revoke or cancel mileage or membership in the Program.

- c) Frontier Airlines is not a party to the agreement between you and us, does not participate in any extension of credit or decision to extend credit under these regulations, and has no authority regarding the Account. Barclays is the sole creditor and owner of the Account. You authorize us to share information about your account with Frontier to the extent needed to administer the program. You agree that we may share Account information as set forth in Barclays' Privacy Policy.
- d) We will show on your monthly Account statement the Primary Cardmember's accrued mileage credits as reflected in our records. You understand that there will be a delay between the date you make a Purchase, the date we report Net Purchases to Frontier, and the date that Frontier acts upon the information, and that, for this and other reasons, our records and the records of Frontier regarding the Primary Cardmember's accrued mileage may differ. You understand and agree that mileage credit is not received by the Primary Cardmember until awarded by Frontier, and that, in the event of any discrepancy between our records and Frontier's records of the Primary Cardmember's accrued mileage credits, the records of Frontier will control.
- e) To participate in the rewards program, your account must remain open and in good standing, you must maintain your creditworthiness and you must 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.
- f) **Miles Accrual:**
Cardmembers will be awarded mileage credits equal to one (1) *EarlyReturns* Program mile for each one dollar of net purchases of Frontier Airlines tickets, and one (1) mile for each two dollars in all other net purchases that are charged to the Cardmember's Frontier MasterCard in any statement period.

- g) From time to time, we may offer bonuses or awards of mileage credit or other premiums (for example, First Use Miles, First Use Certificates, and Promotional Companion Tickets) to new Frontier MasterCard Cardmembers. Unless otherwise stated in the offer, these bonuses and / or awards are intended for persons who are not, and have not previously been, Frontier MasterCard Cardmembers. You understand and agree that, unless we otherwise state, you are no longer eligible to receive these bonuses and/ or awards for any new Frontier MasterCard account you open after this Account is opened. If you receive a bonus or award for which you are not eligible, we may direct Frontier to revoke the bonus or award, or reduce your mileage credit by the amount of the award, or charge your account for the fair value of the bonus or award, at our option.

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