

REWARD RULES

The Wyndham Rewards® Visa® Credit Card Program

- a) Upon application approval, The Wyndham Rewards Visa Card Account (Account) will be issued by Barclaycard Bank Delaware (Barclaycard). Barclaycard is solely responsible for all credit and eligibility standards and determination of Card issuance. To be eligible to earn Wyndham Rewards Points (Points) on The Wyndham Rewards Visa Card, as the Cardmember, you must keep your Account open and in good standing, be a consumer (no corporations, etc., may participate) and be a permanent resident of the United States.

To participate in the Program, your Account must remain open and in good standing, you must maintain your creditworthiness and you must use your Account for at least one (1) purchase transaction every six (6) months (or have some type of account balance every six months). Good standing also means you are not in default under the Cardmember Agreement. **Failure to meet these requirements may result in Account closure and forfeiture of all outstanding Points earned, as defined herein.** 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.

- b) The Wyndham Rewards Program (the Rewards Program) is a program offered by Travel Rewards, Inc. (TRI), a subsidiary of Wyndham Hotel Group, LLC (Wyndham), its successors and assigns and is not a product or program of Barclaycard. TRI is solely responsible for establishing the terms and conditions of your participation and subsequent point accumulation in the Wyndham Rewards Program. All Rewards Program terms and conditions apply. TRI may change the Wyndham Rewards Program, including its rules and regulations, at any time with or without prior notice. For a complete explanation of Wyndham's (Privacy Policy and Terms and Conditions), go to wyndhamrewards.com/services/terms. TRI and Wyndham Hotel Group, LLC, are not responsible for any goods or services offered by Barclaycard.

- c) On the closing date of each billing cycle that your Account remains open and in good standing, Barclaycard will report to TRI the Net Purchases (as defined below) charged to your Account during a billing cycle and request that Wyndham award Wyndham Rewards Points as set forth in paragraph (d). 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 TRI for that billing cycle. Barclaycard will ask that Wyndham Rewards Points 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, and then subtracting credits posted to the Account during

the period 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 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. Net Purchases do not include fees, interest 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 Barclaycard, checks, or by any other means. Barclaycard reserves the right to exclude from Net Purchases unauthorized Purchase and Purchases which are added to your Account after you are past due or over your credit line. Barclaycard may ask TRI to withdraw Wyndham Rewards Points previously awarded if your Account is more than sixty (60) days past due, or if the Points were awarded on Purchases not authorized by you. Barclaycard is not responsible to award Wyndham Rewards Points under the Rewards Program, to arrange or provide for any goods or services related to the use of Wyndham Rewards Points, for any delay, failure, or refusal by TRI to award or redeem Wyndham Rewards Points, or for any decision by TRI to revoke or cancel Points or membership in the Wyndham Rewards Program. Barclaycard will show on your monthly credit card Account statement the Primary Cardmember's accrued Points as reflected in their records. There is no limit to the number of Points you can earn with The Wyndham Rewards Visa Card.

d) **Points Accrual**

Wyndham Rewards Visa Card - You will earn three (3) Wyndham Rewards Points for every one dollar (\$1.00) spent in new net retail purchase transactions (purchases less credits, returns, and adjustments) made with the Card on hotel stays within the Wyndham Hotel Group's network of participating hotel brands. For a list of hotels in the Wyndham Hotels network, please visit wyndhamrewards.com.

You will earn two (2) Wyndham Rewards Points for every one dollar (\$1.00) spent on all other new net retail purchase transactions (purchases less credits, returns, and adjustments) made with the Card anywhere else the Wyndham Rewards Visa Card is accepted.

Cardholders will earn one (1) Wyndham Rewards Point for every one dollar (\$1.00) spent on all Wyndham Vacation Ownership timeshare down payment transaction(s).

All Wyndham Rewards Points will be awarded at the close of your billing statement after the qualifying transaction(s) have posted.

From time to time, TRI and/or Barclaycard may offer bonuses or awards or other premiums (for example, First-Purchase Bonus Points) to new Cardmembers of The Wyndham Rewards Visa Card. Unless otherwise stated in the offer, these bonuses and/or awards are intended for persons who are not and have not previously been Cardmembers of The Wyndham Rewards Visa Card. You understand and agree that, unless Barclaycard otherwise states, you are no longer eligible to receive these bonuses and/or awards for any new Wyndham Rewards Visa Card account you open after this Account is opened. If you receive a bonus or award for which you are not eligible, Barclaycard may direct TRI to revoke the bonus or awards, or reduce your Wyndham Rewards Points by the amount of the bonus or award, or charge your Account for the fair value of the bonus or award, at our option. There is no limit to the number of Points you can earn with The Wyndham Rewards Visa Card.

e) Redeeming Points - To redeem your Points at anytime, log on to wyndhamrewards.com. You may also call Wyndham Rewards Member Services at 1-866-WYN-RWDS (1-866-996-7937).

TRI and Wyndham Hotel Group, LLC, are not a party to the Credit Card Cardmember Agreement between you and Barclaycard, does not participate in any extension of credit, and has no authority regarding your Account. Barclaycard is the sole creditor and owner of your Account. You authorize Barclaycard to share information about your Account with TRI to the extent needed to administer the Wyndham Rewards Program. You also agree that Barclaycard may share Account information as set forth in its Privacy Policy which can be found at barclaycardus.com.

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