

REWARD RULES

Important Information about the Miles & More MasterCard Reward Program:

- (a) On the closing date of each billing cycle that your Account remains open and current, we will report to Miles & More the Net Purchases charged to your Account during a billing cycle and request that Miles & More award mileage credit as set forth in paragraph (d). If your Account is not open and/or current on the date a billing cycle closes, we will report no Net Purchases to Miles & More 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, and 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 Miles & More to reduce the Primary Cardmember's accrued mileage credit accordingly. We may also ask Miles & More 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 Miles & More to award or redeem mileage credit, or for any decision by Miles & More to revoke or cancel mileage or membership in the Program.
- (b) Miles & More is not a party to the credit 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 Miles & More to the extent needed to administer the program. You agree that Account information may be shared as set forth in Barclays' Privacy Policy.
- (c) 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 Miles & More, and the date that Miles & More acts upon the information, and that, for this and other reasons, our records and the records of Miles & More

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 Miles & More, and that, in the event of any discrepancy between our records and Miles & More records of the Primary Cardmember's accrued mileage credits, the records of Miles & More will control.

- (d) Miles are earned on purchases made with your Miles & More MasterCard (the "Account"). The following transactions are excluded from "Purchases" and do not earn miles: Convenience Checks, Balance Transfers, Cash Advances and credit card fees and finance charges. Miles are not earned on returns made on your account. 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. Your account must remain open and in good standing to receive miles offered under the Program.

Miles Accrual:

Miles & More MasterCard cardmembers will earn one (1) mile for every one dollar (\$1.00) of net purchases of Miles & More integrated airline partner ticket purchases, with the Account rounded to the nearest dollar and one (1) mile for every one dollar (\$1.00) of net purchases made anywhere else with the Account rounded to the nearest dollar.

Terms and Conditions of the Miles & More Frequent Flyer program apply. For complete terms and conditions, including a complete listing of Miles & More integrated partners, please visit www.miles-and-more.com. Barclays Bank Delaware and Miles & More reserve the right to suspend, changes, modify, cancel or terminate the Program, in whole or in part, at any time for any reason.

No mileage expiration: all unused miles, which have been awarded to your Miles & More account and those you will earn in the future remain valid for an unlimited period of time and will no longer expire provided that you make a purchase for which miles are awarded at least once a month and have held a Miles & More MasterCard for at least three months. For further information, please visit www.miles-and-more.com/creditcard.

Miles & More Senator and HON Circle Member Status Information: Annual Fee will be waived for Senator and HON Circle Members, as long as they maintain their Senator or HON Circle Member status. Companion Ticket: All Miles & More MasterCard cardmembers will receive an Economy Class Companion Ticket upon the first use of your new Account for a purchase or balance transfer and

on your account opening anniversary every year you are a cardmember. Platinum customers do not qualify for this benefit. Please visit www.lufthansa-usa.com/companion for full Companion Ticket terms and conditions.

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