

## **REWARD RULES**

### **Wyndham Rewards® Visa® with No Annual Fee – Gold Level Membership Reward Rules:**

This document contains the official reward rules for the Wyndham Rewards Visa Account with No Annual Fee – Gold Level (the “Account”) issued by Barclays Bank Delaware (“Barclaycard”, “we”, “us” or “our”) and includes important conditions and limitations (the “Reward Rules”). Use of your Wyndham Rewards Visa Card (the “Card”) constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement. “You, “your” or “primary cardmember” means the person who applied for the Account. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Cardmember Agreement. Please read the Reward Rules and keep this document in a safe place.

Wyndham Rewards® (the “Wyndham Rewards Program” or “Program”) is a program offered by Wyndham Rewards, Inc., a subsidiary of Wyndham Hotel Group, LLC (collectively, “Wyndham”), its successors and assigns. The Wyndham Rewards Program is not a product or program of Barclaycard. Wyndham is solely responsible for establishing the terms and conditions of your participation and Wyndham Reward points (“Points”) accumulation in the Wyndham Rewards Program. All Wyndham Rewards Program terms and conditions apply. Wyndham may change or terminate the Wyndham Rewards Program in accordance with its terms and conditions. For a complete explanation of the Wyndham Rewards Program’s terms and conditions, go to [wyndhamrewards.com/services/terms](http://wyndhamrewards.com/services/terms).

### **Reward Rules Administration**

The Reward Rules are administered by Barclaycard. We reserve the right to modify, amend or terminate the Reward Rules at any time with or without notice. We are solely responsible for all credit eligibility standards and determination of Account issuance. To maintain your eligibility for participation in the Program through use of the Account:

- You must maintain an open Account that is not in default under your Cardmember Agreement with us.
- Your Account cannot have been inactive for 7 billing cycles in a row (representing approximately 7 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 Card only for personal, family or household expenses.

### **Earning Wyndham Rewards Points**

You earn Points for retail purchases less credits, returns and adjustments (“Net Purchases”) made by you and/or any Authorized User(s) of the Account:

- You will earn three (3) Points for every one dollar (\$1.00) spent on eligible new Net Purchase transactions made with the Account on participating hotel purchases, Wyndham Vacation Rental North America properties, and on-property spend and maintenance fees (excluding timeshare down payment transactions) at Club Wyndham, WorldMark by Wyndham and Shell Vacations Club properties.

Visit [wyndhamrewards.com/terms](http://wyndhamrewards.com/terms) or call Wyndham Rewards Member Services for Participating Hotel Chains (as defined in Wyndham Rewards Terms & Conditions) and participating Wyndham Rewards hotels. Participating Hotel Chains and participating Wyndham Rewards hotels are subject to change at any time without notice.

For more information on Wyndham Vacation Rentals North America, including an inventory of properties, visit [wyndhamvacationrentals.com](http://wyndhamvacationrentals.com).

For more information on Wyndham Vacation Ownership, including an overview of resorts, please visit [wyndhamworldwide.com/category/wyndham-vacation-ownership](http://wyndhamworldwide.com/category/wyndham-vacation-ownership).

- You will earn two (2) Points for every one dollar (\$1.00) spent on eligible gas, utility, and grocery store (excluding Target® and Walmart®) new Net Purchase transactions made with the Account, each as described in the section below titled “Gas, Utility & Grocery Store Purchases.” Purchases must be submitted by merchants using the merchant category codes for purchases in these categories to qualify for the additional Points. Neither Wyndham nor Barclaycard are responsible for incorrectly coded purchases. Additional Points may not be earned if the merchant submits the transaction using a mobile or wireless card reader or if you use a mobile or digital wallet to pay for the purchase. Additionally, purchases made through third parties, including online marketplaces and resellers, or using a third-party payment account will not earn additional Points.
- You will earn one (1) point per one dollar (\$1) spent on all other purchases (except Wyndham Vacation Ownership timeshare downpayment transactions at Club Wyndham, WorldMark by Wyndham and Shell Vacations Club properties, which do not earn points).

### **Gas, Utility & Grocery Store Purchases**

Gas purchases are defined as automated fuel dispensers and service stations, as identified by the merchant category codes. Utility purchases are defined as telecommunications services, cable, satellite, electric, gas, heating oil and water, as identified by the merchant category codes. Grocery store purchases are defined as grocery stores, as identified by the merchant category codes, excluding Target® and Walmart®. Please note, some merchants that sell grocery items are not included in this category. For example, warehouse clubs, drug stores, discount stores and merchants that sell a limited number of grocery items are not included.

### **Important information about earning Points**

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 billing cycle 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 and/or adjustments 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. Barclaycard is not responsible for awarding Points under the Wyndham Rewards Program, to arrange or provide for any goods or services related to the use of Points, for any delay, failure, or refusal by Wyndham to award or redeem Points, or for any decision by Wyndham to revoke or cancel Points or membership in the Wyndham Rewards Program.

Your monthly Wyndham Rewards Visa Account statement will show the Points earned each billing cycle through use of the Account. On the closing date of each billing cycle that your Account remains open and in good standing, Barclaycard will report to Wyndham the Net Purchases made using your Account during that billing cycle and request that Wyndham award Points. 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 Wyndham for that billing cycle. Barclaycard will ask that Points be awarded to the primary cardmember’s Wyndham Rewards Program membership, regardless of whether the primary cardmember or an authorized user on the Account made the Purchase.

Balance Transfers, Cash Advances (including Cash Equivalent transactions such as, but not limited to, the use of your Card or Account number to obtain money orders, traveler’s checks, foreign currency and lottery tickets), fees, interest charges, and unauthorized/fraudulent transactions do not earn Points.

There is no limit to the total Points you can earn as long as the Program continues and the Account is open, active and in good standing.

For information regarding the terms of the Wyndham Rewards Program, including the Point expiration policy, please visit [wyndhamrewards.com](http://wyndhamrewards.com) or contact Wyndham Rewards Member Services at 866-WYN-RWDS (866-996-7937).

Barclaycard reserves the right, in its sole discretion, to disqualify any cardmember from participating in the Program through use of the Account and to invalidate any or all Points earned for abuse, fraud, or any violation of the Reward Rules.

### **Redeeming Points**

To redeem your Points, log on to [wyndhamrewards.com](http://wyndhamrewards.com). You may also call Wyndham Rewards Member Services at 866-WYN-RWDS (866-996-7937).

### **Points Restrictions**

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

- Your Account becomes delinquent.
- Your Account is otherwise in default under your Cardmember Agreement with us (your Account is not in good standing).
- You, or any authorized user on the Account, engage in any illegal activity through the use of the Account to participate in the Program or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

### **Points Forfeiture**

You may forfeit accrued Points that have not been transferred to your Wyndham Rewards account if any of the following occur:

- Your Account becomes seriously delinquent, as determined by us in our sole discretion.
- You or we close your Account for any reason.
- You, or any authorized user on the Account, engage in fraudulent activity on your Account.
- Your Account is otherwise in default under your Cardmember Agreement with us (your Account is not in good standing).
- You, or any authorized user on the Account, engage in any illegal activity through the use of the Account to participate in the Program, or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

### **Wyndham Membership Level Benefits**

The primary cardmember will receive Wyndham Rewards Gold Level in his or her Wyndham Rewards Program membership. This benefit is not available to authorized users through the Wyndham Rewards Visa. Please allow 2-8 weeks after Account opening for this update to be made to the primary cardmember's Wyndham Rewards Program membership. Subject to the Wyndham Rewards Terms & Conditions, the primary cardmember will continue to receive Wyndham Rewards Gold Level through the Wyndham Rewards Visa as long as the Account is open and in good standing. You can achieve other Wyndham Rewards Program levels by meeting Wyndham Rewards Program eligibility requirements. Wyndham Rewards Inc. reserves the right to change or cancel the member level program and benefits at any time with or without notice. For details on the Terms and Conditions of the Wyndham Rewards Program levels and benefits, please visit [WyndhamRewards.com/levels](http://WyndhamRewards.com/levels).

### **Responsibility of the Parties/Information Sharing**

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

**Limitation and Release of Liability**

By participating in the Program through use of the Account and accepting and using Points earned through the Program, you (and any person to whom you give the benefits from the Program) release, discharge and hold harmless Barclaycard and its 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. Barclaycard has no liability in case of disagreement over issuance of Points or items received through redemptions or a cardmember's right to possess Points or make redemptions.

**Important General Disclosures**

The Program is subject to change or termination with or without notification. Other significant terms may apply. All 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. We reserve the right to correct inaccurate reward values represented on statements or our website, in our sole discretion. We may, in our sole discretion, cancel, modify, restrict, or terminate participation in the Program through use of the Account or any aspects or features of the same at any time, with or without notice. All interpretations of the Reward Rules shall be in our sole discretion.

**Customer Service**

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

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