

REWARD RULES

Barclaycard Rewards Card® Rewards Program Rules

This document contains the official Rewards Program Rules (“Program Rules”) for the Barclaycard Rewards Account (the “Account”) issued by Barclays Bank Delaware (“Barclaycard,” “we,” “us,” “our”) and includes important conditions and limitations of the rewards program (the “Program”). “You,” “your” or “primary cardmember” means the person who applied for the Account. Use of your Barclaycard Rewards Card (“the Card”) constitutes your acceptance of each of the terms described below. Capitalized terms not defined in these Program Rules have the meaning ascribed to them in the Cardmember Agreement. Please read these Program Rules and keep this document in a safe place.

Program Administration

The Program is administered by Barclaycard. Barclaycard’s Privacy Policy is available online at BarclaycardUS.com. Barclaycard is responsible for establishing the terms and conditions of the Program and reserves the right to modify, amend, or terminate the Program at any time.

To qualify for participation in the Program:

- 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 not engage in any illegal activity through the use of your Account or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

If you do not qualify for participation in the Program, your enrollment in the Program may be cancelled and any unredeemed points may be forfeited.

Earning Points

- You earn points for Purchases less credits, returns, and adjustments (“Net Purchases”) made with the Account by you and/or any authorized user(s) of the Account.

- You earn 2 points for every \$1 spent on gas, utility, and grocery store (excluding Target® and Walmart®) Net Purchases, 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. Barclaycard is not 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 earn 1 point for every \$1 of all other Net Purchases.
- When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar to calculate points earned. For example, if you make a purchase in the amount of \$49.49, 49 points will be awarded, but if the transaction amount is \$49.50, 50 points will be awarded.
- 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 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.
- Barclaycard reserves the right, at its sole discretion, to disqualify any cardmember from participating in the Program and to invalidate any or all points earned for abuse, fraud, or any violation of the Program Rules.

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.

Redeeming Points

- You have the option to redeem your points for a deposit to your checking or savings account, a statement credit or for gift cards.
- Redemptions start at 2,500 points for \$25.00.
- To redeem, visit Rewards at BarclaycardUS.com and follow the instructions.
- There is no limit to the total points you can redeem as long as the Program continues and your Account is open, active, and in good standing.

Deposits into U.S. Checking or Savings Account

- Redemptions for ACH deposits into US checking or savings accounts start at 2,500 points for \$25.00.
- Deposits will be transferred to your account within three to four (3-4) business days and there is a \$500 daily limit for points redemptions deposited into US checking or savings accounts.

Statement Credits

- Redemptions for statement credits start at 2,500 points for \$25.00.
- If you redeem your points for a statement credit, the credit will be posted to your Account within one to two (1-2) business days.
- Statement credits reduce your Account balance but cannot be applied toward any minimum payment requirement and are otherwise subject to the terms and conditions applicable to your Account.

Gift Cards

- Redemptions for gift cards start at 2,500 points for \$25.00.
- If you redeem your points for gift cards or gift certificates, they will be mailed to the U.S. street address or P.O. Box of record with Barclaycard within seven to ten (7 to 10) business days. Gift cards and gift certificates will not be mailed to an F.P.O., A.P.O. or international address. Expedited shipping is available for gift cards and gift certificates at an additional cost to you and must be mailed to a U.S. street address. Use of any gift card or gift certificate you redeem is subject to any additional restrictions listed on the gift card or gift certificate or that are outlined in the individual merchant/provider disclosures.

- Merchant/provider disclosures may be viewed by accessing your Account at BarclaycardUS.com and selecting Rewards to review available gift cards and gift certificates and the associated merchant/provider disclosure including conditions, restrictions and exclusions that may apply. Each merchant/provider has the right to place restrictions on the use of its gift cards or gift certificates. Gift cards or gift certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited.
- The amount of points needed to redeem for gift cards and gift certificates may change at any time.

Important Information about Points

- As long as your Account remains open, active, and in good standing, your points will not expire.
- All points earned by the primary cardmember and any authorized user(s) will be added to the primary cardmember's points balance.
- You have no property rights or other legal interest in points. Points have no cash value or value of any kind until they are fully redeemed.
- Points may not be transferred or assigned.
- In the event of any abusive, gaming, or fraudulent activity related to the Program, as determined by us in our sole discretion, we reserve the right to make corresponding points adjustments to your Account and/or to close your Account at any time.
- The Program is subject to all applicable laws and regulations. The sale or barter of any points or items received through redemption as part of the Program, other than by us, is expressly prohibited.
- You are solely responsible for any taxes that may be owed as a result of points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Barclaycard does not provide tax advice.

Points Restrictions

You may not earn or redeem points 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 Account becomes delinquent.
- Your Account is otherwise in default under your Cardmember Agreement with us. (You fail to keep your Account in good standing.)

- You or any authorized user on the Account, engage in any illegal activity through the use of the Program, or engage in activity that is deemed to be abusive or gaming conduct under the Program, as determined by us in our sole discretion.

Points Forfeiture

You may forfeit your points if any of the following occur:

- Your Account becomes seriously delinquent, as determined by Barclaycard at its sole discretion.
- You or we close your Account for any reason.
- You or any authorized user on the Account, engage in fraudulent activity on this Account.
- Your Account is otherwise in default under your Cardmember Agreement with us. (You fail to keep your Account in good standing.)
- You or any authorized user on the Account, engage in any illegal activity through the use of the Program, or engage in activity that is deemed to be abusive or gaming conduct under the Program, as determined by us in our sole discretion.

Limitation and Release of Liability

By participating in the Program and accepting and using points earned through the Program, you (on your behalf and on behalf of 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 on your Account. Barclaycard has no liability in case of disagreement over issuance or redemption of points or a cardmember's right to possess points or make redemptions.

Important General Program Disclosures

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 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.

Customer Service

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

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