

REWARD RULES

THE JETBLUE® REWARDS MASTERCARD® **(JETBLUE REWARDS CARD)**

This document contains the official Reward Rules for the JetBlue Rewards MasterCard Account (the “Account”) issued by Barclays Bank Delaware (“Barclaycard,” “we,” “us,” or “our”) and includes important conditions and limitations (the “Reward Rules”). Please read the Reward Rules and keep this document in a safe place.

TrueBlue® is a frequent flyer program offered by JetBlue Airways Corporation (the “Program”) and is not a product or program of Barclaycard. JetBlue Airways Corporation is solely responsible for establishing the terms and conditions of your participation and points accumulation in the Program. Terms and conditions of the Program are published by JetBlue Airways Corporation at jetblue.com and JetBlue Airways Corporation reserves the right to change the Program at any time with or without prior notice, and to end the Program with 6 months’ notice.

“You, “your” or “primary cardmember” means the person who applied for the Account. Use of your Account constitutes your acceptance of each of the terms described below. Capitalized terms not defined in these Reward Rules have the meaning ascribed to them in the Cardmember Agreement.

Reward Rules Administration

The Reward Rules are administered by Barclaycard. We are solely responsible for all credit and 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 and active Account that is not in default under your Cardmember Agreement with us.
- Your Account cannot have been inactive for 12 billing cycles in a row (representing approximately 12 months). “Inactive” means you have no balance, no payments and no transactions.
- You must pay your annual fee.
- You must be an individual (corporations, partnerships, and other entities may not participate).

Program Membership

- If your TrueBlue membership number was included in the application, we will add that number to your Account automatically.

- If the TrueBlue membership number that you provided is found to be invalid or you did not provide us with a TrueBlue membership number, a new TrueBlue membership account number will be assigned to you.
- Only one TrueBlue membership number will be established per Account, and assigned to the primary cardmember on that Account.

Important Information about TrueBlue Points

- TrueBlue points awarded to your TrueBlue membership account do not expire.
- You have no property rights or other legal interest in TrueBlue points. Points have no cash value or value of any kind until they are fully redeemed. Points may not be assigned, transferred or pledged.
- You are responsible for any tax liability related to participating in the Program.
- If you are not credited for earned TrueBlue points or other benefits, once identified, the earned TrueBlue points or other benefits will be credited. If TrueBlue points or other benefits are not available, a comparable benefit will be provided as determined by us.
- In the event of any abusive, gaming or fraudulent activity related to the Account, as determined by us in our sole discretion, we reserve the right to make corresponding adjustments to the points accrued in the Program and/or to cancel your Account at any time.
- The Program is subject to all applicable laws and regulations. The redemption of TrueBlue points is void where prohibited by law. The sale or barter of any reward offered through the Program, other than by us, is expressly prohibited.

Points Restrictions

You may not earn TrueBlue points during a billing cycle in which any of the following occur:

- You fail to make the Minimum Payment Due by its Payment Due Date.
- 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 your Account or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.

Points Forfeiture

Your TrueBlue points may be forfeited if any of the following occur:

- Your Account becomes seriously delinquent, as determined by us at 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 on your Account, or engage in activity that is deemed to be abusive or gaming conduct, as determined by us in our sole discretion.
- We reserve the right, at our 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 Reward Rules.

Earning Points

You earn TrueBlue points on purchases made with the Account, less credits, returns and adjustments ("Net Purchases"), by you and/or any Authorized User(s) of the Account.

- You earn four (4) TrueBlue points for every one dollar (\$1.00) of eligible Net Purchases made with the Account, rounded up or down to the nearest dollar, on tickets, goods and services purchased directly from JetBlue Airways ("JetBlue Purchases"). Eligible JetBlue Purchases are items billed by JetBlue as merchant of record booked through JetBlue channels (JetBlue.com, JetBlue reservations, JetBlue Getaways and JetBlue airport ticket counters). Products or services that do not qualify as JetBlue Purchases are non-JetBlue Getaway car rentals, hotel reservations, purchases of TrueBlue points, and duty free purchases. Points earned will be posted to the primary cardmember's TrueBlue membership account in 4-6 weeks.

- You earn two (2) TrueBlue points for every one dollar (\$1.00) of Net Purchases made with the Account, rounded up or down to the nearest dollar, on goods and services purchased directly at restaurants and grocery stores, as determined by the merchant category description. Qualifying restaurant purchases are categorized as: Restaurants and Fast Food Restaurants. Qualifying grocery store purchases are categorized as: Grocery Stores and Supermarkets. Please note that large warehouse-type stores (Target, Walmart and Costco) are generally not classified as grocery stores. Purchases must be submitted by merchants using the eligible merchant category codes for restaurants and grocery stores to qualify for the 2 points. Barclaycard is not responsible for incorrectly coded purchases.
- You earn one (1) TrueBlue point for every one dollar (\$1.00) of Net Purchases made with the Account everywhere else.
- From time to time, we may offer bonuses of TrueBlue points or other premiums (for example, TrueBlue Bonus points) to new JetBlue cardmembers. Unless otherwise stated in the offer, these bonuses and/or rewards are intended for persons who are not and have not previously been JetBlue cardmembers. You understand and agree that, unless we otherwise state, you are no longer eligible to receive these bonuses and/or rewards for any new JetBlue MasterCard account you open after this Account is opened. If you receive a bonus or reward for which you are not eligible, we may revoke the bonus or reward, or reduce your TrueBlue points by the amount of the bonus or reward, or charge your Account for the fair value of the bonus or reward, at our option.
- Balance Transfers, Cash Advances, Cash Equivalent Transactions (transactions in highly liquid assets, e.g. assets that are directly convertible to cash such as, but not limited to, money orders, traveler's checks, foreign currency, gambling chips and lottery tickets), fees, interest charges, and unauthorized/fraudulent transactions do not earn TrueBlue points.
- There is no limit to the number of TrueBlue points you can earn as long as the Program continues and your Account remains open and in good standing.

Additional Benefits of Your Account

One-Time Companion Travel Discount

After spending \$500 or more in Net Purchases on your Account by June 30, 2016, you will earn a companion travel discount for USD \$100 off an eligible fare for one companion traveling with you (the "Companion Discount"). The Companion Discount will be issued electronically within fourteen (14) business days of your qualifying transactions being posted. To use the Companion Discount, your ticket and the companion ticket must be booked and purchased at jetblue.com with your JetBlue MasterCard and the travel must be booked and completed within one year from June 30, 2016. Both passengers must be booked at the same time and on the same flights and dates on the same itinerary. Your primary ticket and companion ticket must be purchased with any JetBlue MasterCard at full price without the use of TrueBlue points or other discounts. The Companion Discount is valid for one one-way or round-trip companion ticket with a base fare of USD \$100 minimum excluding taxes and fees, on all flights operated by JetBlue. Discount can only be used once and all at the same time. Discount excludes Mint fares and all applicable taxes and fees. Passengers are responsible for all applicable government imposed taxes and fees which are subject to change and must be paid at the time tickets are purchased. For more information visit: jetblue.com/about/legal/taxes.asp. Companion tickets are not transferable once issued. Companion Discount cannot be combined with another offer or discount including, but not limited to, web fares, sale fares and promo codes. Travel for Companion Discount must be booked and completed within the first year of cardholder's membership from the date the card was issued. Redemption is available only on online. Discount terms and conditions may vary within the year of card membership. Additional restrictions apply jetblue.com/legal/flights-terms/.

50% Savings on Inflight Purchases

Cardmembers in good standing will qualify for a 50% savings on eligible inflight purchases. Eligible purchases include the inflight purchase of cocktails, beer, wine, meals, and JetBlue movies (not Fly-Fi®) on JetBlue-operated flights when purchased on their Account. Savings does not apply to any other inflight purchases, such as wireless internet access. This offer is available on eligible flights as long as supplies last. This savings will appear as an Account statement credit 4-6 weeks after the transaction is posted to the cardmember's Account.

Get 5% Points Back When You Redeem

You will earn 5% of your points back as a redemption bonus, to use toward your next redemption, every time you redeem. There is no maximum number of TrueBlue bonus points that can be earned annually from this benefit. This benefit only applies to TrueBlue points redeemed from the primary cardmember's TrueBlue membership account. For benefit to apply, your Account must be open at the time of redemption. TrueBlue redemption bonus points typically post 4-6 weeks after your redemption.

\$50 Statement Credit After Purchasing a Getaway Package

For each calendar year that you purchase a JetBlue Getaways vacation package of \$50 or more with your Account at jetblue.com or 800-JETBLUE, you will receive a \$50 statement credit. Your purchase must be \$50 or more, less returns and credits, to receive this benefit. Limit of one \$50 statement credit per calendar year per Account. Your Account will be billed for the full price of the JetBlue Getaways vacation package. The statement credit will appear 6-8 weeks after the qualifying transaction is posted to your Account. Your Account will not be eligible to receive the statement credit if it is closed or in default under your Cardmember Agreement at the time of fulfillment.

Responsibility of the Parties/Information Sharing

JetBlue Airways 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 JetBlue Airways Corporation. You authorize Barclaycard to share information about your Account with JetBlue Airways Corporation to the extent needed to administer the Program and for JetBlue Airways Corporation to share information about your TrueBlue account with Barclaycard for the same purpose. You also agree that Barclaycard may share Account information as set forth in Barclaycard's Privacy Policy and that JetBlue Airways Corporation may share TrueBlue account information as set forth in JetBlue's Privacy Policy.

Limitation and Release of Liability

By participating in the Program and accepting and using rewards earned through the Program, you or any other beneficiary of the Program release, discharge and hold harmless Barclaycard and its 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 of rewards or a cardmember's right to possess rewards.

Important General Program Disclosures

JetBlue Airways Corporation reserves the right to change the TrueBlue Program and its terms and conditions at any time without notice, and to end the TrueBlue Program with 6 months' notice. Any such changes may affect your ability to use the points, awards or mileage credits that you have accumulated. Unless specified, TrueBlue points earned through use of the JetBlue Rewards Card do not count toward Mosaic qualification. JetBlue Airways Corporation is not responsible for products or services offered by other participating companies. For complete details about the TrueBlue Program, visit jetblue.com.

Barclaycard is 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. Barclaycard reserves 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 Reward Rules or any aspects or features of the Reward Rules to you at any time without prior notice. All interpretations of Reward Rules shall be at our sole discretion.

JetBlue Airways and TrueBlue are trademarks of JetBlue Airways Corporation. The JetBlue Rewards MasterCard is issued by Barclays Bank Delaware pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Customer Service

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

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