

# **THE MILES & MORE® WORLD ELITE MASTERCARD®**

## **REWARD RULES**

This document contains the official Reward Rules for the Miles & More® World Elite MasterCard® Account (the Account) issued by Barclays Bank Delaware (Barclaycard), and includes important conditions and limitations (the Reward Rules). Please read these Reward Rules and keep this document in a safe place.

Miles & More® is the loyalty program of Lufthansa including Lufthansa Group Carriers (the Program) and is not a product or program of Barclaycard. Miles & More® is solely responsible for establishing the terms and conditions of your participation and Miles accumulation in the Program. Terms and conditions of the Program are published by Miles & More® at [miles-and-more.com](https://miles-and-more.com) and Miles & More® reserves the right to change the Program at any time with or without prior notice.

Use of your Account constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement. 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 located in Wilmington, DE (“we”, “us” or “our”). 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 6 billing cycles in a row (representing approximately 6 months). “Inactive” means you have no balance, no payments and no transactions.
- You must pay your annual fee (if applicable).
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Account only for personal, family or household expenses.

### **Program Membership**

- If your personal Miles & More® service card number (the “Membership Number”) was included in the application, we will add that number to your Account automatically.
- Only one personal Miles & More® Membership Number, for the primary cardmember, will be allowed per Account.

### **Important Information about Miles & More® Miles**

- Miles & More Miles® (Miles) within the meaning of these Reward Rules are award Miles only. Award Miles entitle the primary cardmember to redeem in award form within the Program.

- Miles are exempt from expiring, provided a Miles-related purchase is made at least once a month (that is not returned) and the Account has been opened for at least three months. If either of these conditions is not met, the mileage expiration is reactivated and the Miles will be subject to expiration according to the Miles & More® terms and conditions. Miles awarded to Miles & More® status members (Frequent Travellers, Senators and HON Circle Members) do not expire as long as the status is held. For further information, including expiration for Miles, please visit [miles-and-more.com/en/no-mileage-expiration](https://miles-and-more.com/en/no-mileage-expiration).
- You have no property rights or other legal interest in Miles. Miles have no cash value or value of any kind until they are fully redeemed. Miles 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 Miles or other benefits, once identified, the earned Miles or other benefits will be credited. If Miles or other benefits are not available, a comparable benefit will be provided as determined by us in our sole discretion.
- 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 reclaim corresponding Miles accrued through use of the Account and/or to cancel your Account at any time.
- The Program is subject to all applicable laws and regulations. The redemption of Miles is void where prohibited by law. The sale or barter of any Reward offered through the Program, other than by us, is expressly prohibited.

### **Miles Restrictions**

You will not earn Miles 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 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.

## **Miles Forfeiture**

Your Miles accrued through use of the Account 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 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 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.

## **Earning Miles**

You earn Miles on retail Purchases you and/or any Authorized User(s) make using your Account, less credits, returns and adjustments (Net Purchases).

- You earn two (2) Miles for every one dollar (\$1.00) of Net Purchases, rounded up or down to the nearest dollar, on tickets purchased directly from eligible Miles & More<sup>®</sup> integrated airline partners (Miles & More<sup>®</sup> Purchases). Eligible Miles & More<sup>®</sup> Purchases are items billed by Miles & More<sup>®</sup> integrated airline partners as merchant of record. Miles & More integrated airline partners are: Adria Airways, AirDolomiti, Austrian Airlines Group, Brussels Airlines, Croatia Airlines, LOT Polish Airlines, Lufthansa, Luxair and SWISS (subject to modifications).
- You earn one (1) Mile for every one dollar (\$1.00) of Net Purchases made everywhere else.
- Miles earned will be posted to your Miles & More<sup>®</sup> account no later than four (4) weeks after the transaction is completed.
- From time to time, Barclaycard may offer bonus Miles to new cardmembers who participate in the Miles & More<sup>®</sup> Program. Unless otherwise stated in the offer, these bonus Miles are intended for persons who are not and have not previously been Miles & More<sup>®</sup> cardmembers. You understand and agree that, unless expressly stated otherwise in the offer, you are not eligible to receive these bonus Miles for any new Miles & More<sup>®</sup> World Elite MasterCard<sup>®</sup> Account you may open in the future. If you receive bonus Miles for which you are not eligible, we may revoke or reduce these bonus Miles.

- 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, travelers checks, foreign currency, gambling chips and lottery tickets), Purchases made by or for a business or for a business purpose, fees, interest charges, and unauthorized/fraudulent transactions do not earn Miles.
- There is no limit to the number of Miles you can earn as long as the Program continues and your Account remains open and in good standing.

## **Additional Benefits of your Account**

### **Companion Ticket**

The primary cardmember is eligible for an Economy Class Companion Ticket upon the first use of the new Account for a Purchase and on the Account opening anniversary every year thereafter provided the Account remains open and in good standing. Reservations must be made by calling Miles & More® Companion Ticket Service at 866-461-5399. Please note that all taxes and fees must be paid for the revenue ticket as well as the companion ticket. (Companion portion is only the airfare.) This offer may not be combined or used in conjunction with any other promotion, discount, add-ons or coupons and is not combinable with child, infant or senior citizen fares, travel agent discounts, other promotional offers, group fares, frequent flyer awards or special credit vouchers. Please visit [lufthansa-usa.com/companion](http://lufthansa-usa.com/companion) for full Companion Ticket terms and conditions.

## **Status Miles Conversion (Convert Miles & More® Miles into status miles)**

The primary cardmember is eligible to convert a minimum of 5,000 Miles up to a maximum of 25,000 Miles into status miles at a ratio of 5:1 upon the first use of the Account for a Purchase. Status miles are used for achieving or maintaining a given Miles & More® member's status (note that HON Circle Miles are excluded). Each calendar year thereafter, the primary cardmember will qualify for this benefit provided the Account remains open and in good standing for at least 45 days after payment of the annual fee. Only Miles that have been earned for retail Purchases (that are not later returned or rescinded) in the current and preceding calendar year are allowed for conversion into status miles. Any welcome, bonus or promotional Miles are excluded from eligibility. One conversion event per calendar year is permitted, and the conversion is non-reversible. The conversion into status miles is available online at [miles-and-more.com](https://miles-and-more.com). Login to your personal Miles & More® account in "My lounge" where you can find further information. Please allow 2 weeks after qualifications have been met for the conversion to be activated.

## **Lufthansa Business Lounge Voucher**

The primary cardmember is eligible to receive two (2) one-time use Lufthansa Business Lounge vouchers (the Lounge Vouchers) upon the first use of the Account for a Purchase. Each year thereafter, cardmember is eligible for the Lufthansa Business Lounge vouchers provided the Account remains open and in good standing for at least 45 days after payment of the annual fee. Each Lounge Voucher is valid for one (1) cardmember or one travel companion for one (1) visit at Lufthansa Business Lounges worldwide. Each Lounge Voucher will be valid for 12 months from the date of issuance to the cardmember's personal Miles & More® account in "My in-box". Please allow 2 weeks after qualifications have been met for delivery of Lounge Vouchers. For admittance to the Lufthansa Business Lounges, the valid Lounge Voucher (printed or online) and a boarding pass for a same-day departing flight operated by a Lufthansa Group carrier (Lufthansa, Austrian Airlines, Brussels Airlines, SWISS, Germanwings, Eurowings) must be presented. The sale as well as the offer for auction of the Lounge Voucher to a third party is prohibited. Lounge Voucher cannot be replaced if lost or stolen. All Lufthansa Business Lounge rules will apply. More information on the terms and conditions of the Lounge Vouchers are available at [miles-and-more.com](https://miles-and-more.com) after Login to your personal Miles & More® account in "My-inbox". We are not responsible for the provision of, or failure to provide, Lufthansa Business Lounges amenities. Miles & More is solely responsible for the electronic delivery of the Lounge Vouchers to the cardmember's personal Miles & More® account in "My in-box."

## **Discount Code for up to 15% off Miles & More Hotel & Car Awards**

Upon the first use of the account for a Purchase, the primary cardmember will be sent a 15% discount code to their personal Miles & More account in "My in-box", which can be applied to bookings using Miles & More Hotel & Car Awards ([miles-and-more.com/hotelandcar](https://miles-and-more.com/hotelandcar)) through the end of that calendar year. Please allow 2 weeks for delivery of your initial discount code. Each calendar year thereafter, the primary cardmember is eligible for the discount provided the account remains open, active and in good standing for at least 45 days after payment of the annual fee in the preceding year. Discount codes will be delivered to the primary cardmember's personal Miles & More account in "My in-box" by the end of every calendar year with validity for the succeeding calendar year. The minimum amount of miles required for the Hotel & Car Award booking, after the discount has been applied, is 7,500 miles. Depending on the total value of the booking in miles the discount may not be applied in full. (Bookings of 8,824 or more miles will receive a 15% discount using the code. Bookings of 8,823 or fewer miles will result in a discount less than 15% using the code.) More information on the terms and usage of the discount code is available on the discount voucher in "My in-box". Miles & More is solely responsible for the electronic delivery of the discount code to the cardmember's personal Miles & More account in "My in-box".

## **Annual Fee Waiver**

The Annual Fee will be waived for Senator and HON Circle Members, as long as they maintain their Senator or HON Circle Member status.

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

Miles & More® 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 Miles & More®. You authorize Barclaycard to share information about your Account with Miles & More® to the extent needed to administer the Program. You also agree that Barclaycard may share Account information as set forth in Barclaycard'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 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 of any rewards described in these Reward Rules or a cardmember's right to possess these rewards.

## **Important General Program Disclosures**

Miles & More® reserves the right to change the Miles & More® Program and its terms and conditions at any time without notice, and to end the Miles & More® Program in accordance with the Miles & More® terms and conditions which are published by Miles & More® at [miles-and-more.com](http://miles-and-more.com). Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, Miles & More® Miles earned through use of this Account do not count toward Miles & More® status qualification. Miles & More® is not responsible for products or services offered by other participating companies. For complete details about the Miles & More® Program, visit [miles-and-more.com](http://miles-and-more.com).

Barclaycard is not responsible for typographical errors or omissions in this document. Miles cannot be combined with other discount or reward programs unless specifically authorized by us. Barclaycard reserves the right to correct inaccurate Miles values represented on statements or our website, at our sole discretion. We may, at our sole discretion, cancel, modify, restrict, or terminate our offering of the reward program 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.

## **Customer Service**

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