

## **MASTERCARD GOLD CARD REWARD PROGRAM RULES**

This document contains the official Rewards Program Rules (“Program Rules”) for the MasterCard Gold Card Rewards Program (the “Program”) associated with the MasterCard Gold Card account (“Account” or “Card”) issued by Barclays Bank Delaware (“Barclaycard,” “we,” “us” or “our”) and includes important conditions and limitations. “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 herein. 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 managed by Barclaycard located in Wilmington, DE. Barclaycard and Luxury Card are responsible for establishing the terms and conditions of the Program and reserve the right to modify, amend or terminate the Program at any time, with or without notice.

Gift cards/certificates, merchandise and travel redemptions are administered by Loyalty Edge, Inc. (“Loyalty Edge”), an independent company not affiliated with Barclaycard or Luxury Card.

Luxury Card is not a party to the Cardmember Agreement between you and us, does not participate in any extension of credit, and has no authority regarding the Account. Barclaycard is the sole creditor and owner of the Account. Barclaycard’s Privacy Policy is available online at [myluxurycard.com](http://myluxurycard.com). Barclaycard, Loyalty Edge and Luxury Card will share information to the extent needed to administer the Program.

To qualify for participation in the Program and to maintain your good standing:

- 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 Account only for personal, family or household expenses.
- 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 canceled and any unredeemed points may be forfeited.

### **Earning Points**

You earn Points on retail purchases less credits, returns and adjustments (“Net Purchases”) made with the Account by you and/or any authorized user(s), as follows:

- You will earn 1 Point for every \$1 in Net Purchases using your Card.
- When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$.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 (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 your 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 forfeit any or all points earned for abuse, fraud, or any violation of the Program Rules.

### **Redeeming Points**

- You have the option to redeem your points for travel redemptions (airfare, hotel and car rentals), cash back direct deposit to a U.S. checking or savings account, statement credits, gift cards/gift certificates or merchandise.
- To redeem, visit [myluxurycard.com](http://myluxurycard.com) or call customer service on the number on the back of your Card.
- Airfare redemptions start at 50 points for \$1.00.
- Cash back direct deposit into a U.S. checking or savings account and cash back statement credit redemptions start at 50 points for \$1.00.
- Hotel stays and car rental redemptions starts at 100 points for \$1.00.
- Gift card, gift certificates and merchandise redemptions minimums vary based on what you are redeeming for.

## Travel Redemptions (Airfare, Hotel and Car Rentals)

- You may redeem points for airfare, hotel and car rentals when you book your travel online through using Loyalty Edge on *myluxurycard.com* or by calling the customer service number on the back of your Card. Cardmembers may redeem points for a scheduled ticket on a participating major airline carrier, provided that the fares and schedules are found on, and the ability to generate a ticket (electronic or paper) is possible through, the Global Distribution System (GDS). GDS provides the same flights and fares available to travel agencies, but lower fares may be available elsewhere, e.g., from charters, wholesalers, consolidators and any Internet fares that are not published and/or available through GDS.
- Your points are redeemed at a rate of 2% when redeeming for airfare through *myluxurycard.com* or by calling the customer service on the number on the back of your Card. For example, 50,000 points equates to \$1,000 in airfare redemptions.
- Your points are redeemed at a rate of 1% when redeeming for hotel and car rentals. For example, 50,000 points equates to \$500 in hotel and car rental redemptions.
- Air, hotel and/or car rental reward rates are only guaranteed at the time your booking is made. Redemption cost includes all applicable taxes and fees at the time of booking.
- A valid email address is required for travel redemptions. A confirmation of your booking will be provided to you via email and will be sent to the email address you provided in the "Traveler Information" section during checkout. That email will contain all relevant itinerary information as well as how to obtain your flight ticket from your airline carrier. Contact information will also be provided should you require additional support.
- Travel redemptions can be made with a combination of points and a purchase using a major credit or debit card. The transaction description that will show on your credit or debit card statement for any travel redemption purchases will be "Rewards Redemption Center."
- All bookings are final and nonrefundable. Cardmembers who wish to cancel a booking will forfeit their points redeemed for that booking and may incur additional supplier fees.
- If changes or modifications are made to a booking, the following will apply:
  - A fee of \$35 USD will apply, plus any applicable supplier fees, and may cause forfeiture of your redeemed points for the original booking.

- Whether or not a transfer of your points from the original booking to the new booking will be allowed will be at the discretion of the airline, hotel or car rental provider.
- If your points can be transferred, the original booking will be canceled with the applicable fees and your Points and/or payments will be applied towards the new reservation.
- Barclaycard and Luxury Card are not responsible for communication of airline schedule changes or any other changes made by the airline. Flight reservations should be reconfirmed by the Primary Cardmember or designated traveler at least 72 hours prior to departure. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. The Primary Cardmember or designated traveler is responsible for obtaining a valid government-issued photo ID and the appropriate international travel documentation such as passports and visas.
- Barclaycard, Luxury Card and Loyalty Edge are not responsible for the performance of any airline.
- There are no restrictions or Blackout dates for eligible or participating airfare reward redemptions available on GDS.
- All air travel must be booked through Loyalty Edge. No other travel agency may be used for these offers.

### **Statement Credit Redemptions**

- You may redeem your points for a statement credit at a redemption rate of 2.0%. For example, you can redeem 5,000 points for a \$100 statement credit.
- If you redeem your rewards 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.

### **Cash Back Bank Deposit Redemptions**

- You may redeem your points for a cash back bank deposit into a U.S. checking or savings account at a redemption rate of 2%. For example, you can redeem 5,000 points for \$100 cash back bank deposit.
- Deposits will be transferred to your checking or savings account within three to four (3–4) business days and there is a \$500 daily limit for cash back rewards deposited into U.S. checking or savings accounts.

## Gift Cards/Certificates and Merchandise

- You may redeem your points for gift cards/certificates and merchandise at a redemption rate of 1%. For example, you can redeem 5,000 points for \$50 in gift cards/certificates or merchandise redemptions.
- Points required for redemptions for gift cards/certificates and merchandise vary, depending on what you are redeeming for.
- The selection of gift cards and merchandise items are subject to availability and the number of points needed to redeem for them may change at any time.
- You may redeem points for gift cards, gift certificates and merchandise shipped to addresses in the 50 United States, Puerto Rico and the Virgin Islands. Items cannot be shipped internationally or to P.O., A.P.O., F.P.O. boxes, or Guam. Certain items may have shipping restrictions outside of the 48 contiguous United States and the District of Columbia and these restrictions will be noted in the terms and conditions for that item.
- You may choose to have merchandise or gift cards delivered to an address other than your Account billing address by updating the shipping information during the check-out process, but addresses cannot be changed after an order has been submitted. You can also choose to have redemption email confirmations delivered to an email address other than the one on file at Barclaycard by updating this information in the check-out process. Changing address or email address as part of the check-out process will not change the information on file at Barclaycard; it will only be used for that order.
- Certain items may be eligible for expedited shipping. Expedited shipping fees cannot be paid with points and must be paid with a major credit or debit card. The transaction description that will show on your credit or debit card statement for these fees will be "Rewards Redemption Center."
- Items ordered at the same time may arrive separately.
- All rewards are subject to product availability. Loyalty Edge reserves the right to substitute items of equal or greater value. Loyalty Edge will ship the model pictured or the most current comparable model available. Items shown are the latest models available at the time of placing your order.
- Terms of gift card and/or e-certificate redemptions are subject to the rules of the merchant that may be viewed online. 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.

- Gift cards/e-certificates must be presented to the participating merchant for redemption, use, and the delivery of goods and services. Items paid for by redeeming gift cards/ e-certificates will be subject to sales tax as provided by the applicable law of the jurisdiction in which the purchase is made. Sales tax, if applicable, will be a charge against the value of the gift cards or gift certificates or will require a separate supplemental payment.
- Tickets are nontransferable and do not include activities/ events separately priced. Tickets will be mailed and arrive within ten (10) business days of your redemption. Water parks are subject to seasonal or weather closures. Age restrictions may apply for access to certain facilities. Please see the terms and conditions of your specific item online for full details.
- Purchase protection or extended warranty coverage associated with your Account is not applicable to rewards. The manufacturers' warranty, if any, applies to items offered. Please check product terms and conditions online for additional product information details.
- Velvet Glove delivery is available on select products. A daytime phone number must be provided for orders that require Velvet Glove delivery. You will be contacted by the carrier to schedule an appointment for delivery. The Velvet Glove crew will deliver the product to your shipping address, bring it onto the premises, unpack it in the room of your choice (access permitting) and remove all packaging materials. They will not install or set up the product. Please be sure to inspect all items delivered by the Velvet Glove team before signing for such items. Should you find an issue with the merchandise, you should refuse the delivery, ask the carrier to repackage and remove the item from your premises, and contact the Customer Service number on the back of your Card. Once you accept delivery, no refunds, exchanges, or replacements will be allowed. For Velvet Glove delivery of larger items, shipment may require four to six (4–6) weeks.
- Merchandise Return Policy
- Items are nonrefundable and nonreturnable.
- Mail Delivery: If the items you received are damaged or defective, you must contact the Customer Service number on the back of your Card immediately and items must be returned within thirty (30) days of delivery. No exchanges or returns are accepted after thirty (30) days. Products must be in their original packaging. All parts must be included in package before credit will be issued or a replacement of the damaged or defective items will be shipped.

- **Velvet Glove Delivery**: Should you find an issue with the merchandise, you should refuse the delivery, ask the carrier to repackage and remove the item from your premises, and contact the Customer Service number on the back of your Card. Once you accept delivery, no refunds, exchanges, or replacements will be allowed.

### **Important Information about Points**

- As long as your Account remains open, active, and in good standing, your points will not expire or be forfeited.
- All points earned by the Primary Cardmember and any Authorized User(s) will be added to the Primary Cardmember's point 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.
- The Primary Cardmember is 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. Neither Barclaycard nor Luxury Card provides 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 that is deemed to be abusive or gaming conduct under the Program, as determined by us at our sole discretion.

## **Points Forfeiture**

Your Points may be forfeited 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 that is deemed to be abusive or gaming conduct under the Program, as determined by us at 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 your right to possess points or make redemptions.

## **Priority Pass™ Select Benefits**

- Primary Cardmembers and Authorized Users are eligible for a complimentary membership to participating airport lounges, which allows for unlimited visits for yourself as well as guests.
- You will automatically receive your membership card within 7–14 business days after your MasterCard Gold Card Account has been opened.
- You must present your personalized Priority Pass Select membership card for entry into the participating lounges. Your MasterCard Gold Card may not be used to gain entry into the lounge.
- Your Priority Pass Select membership card will automatically be renewed annually if your Account is open and in good standing. Renewal terms and conditions are at the discretion of the Program and Barclaycard.
- Visit [prioritypass.com/select](http://prioritypass.com/select) for a complete list of participating lounges. Entry into lounges is subject to the rules and policies of each participating lounge.



## **Global Entry Application Fee Credit**

Global Entry Membership allows international travelers expedited entry upon arrival in the United States. Once approved, Global Entry members can use automated kiosks in most major U.S. airports, rather than having to go through the traditional arrival process.

- There is a \$100 application fee payable to US Customs and Border Protection (CBP), which administers the program. Global Entry membership also includes access to the TSA PreCheck program with no additional application or fee required. Primary Cardmembers will receive one statement credit for this \$100 application fee, once the fee is charged to the Account. For the benefit to apply, the Account must be open 7 days prior to application fee being charged.
- Please allow 2–3 weeks for the credit to appear on your statement. The ability to receive a \$100 application fee credit will reset once every 5 years. Neither Barclaycard nor Luxury Card has control over the application and/or approval process for Global Entry and neither has access to any information provided to the government by the Cardmember or by the government to the cardmember. Barclaycard and Luxury Card have no liability regarding the Global Entry program. CBP charges an application fee to process the application regardless of whether the Cardmember's application is approved.
- For additional information on the Global Entry program, including information regarding the application and/or approval process (including restrictions and eligibility requirements) and for a list of participating airlines and airports, as well as the full terms and conditions of the program, please go to [globalentry.gov](http://globalentry.gov). The Global Entry program is subject to change, and we have no control over those changes.

## **\$200 Annual Airline Credit**

Primary Cardmember's qualifying airline purchases are eligible to receive a statement credit for a total amount of up to \$200 each calendar year.

- To be eligible to receive the credit, the Account must be open and in good standing and the Primary Cardmember or Authorized User(s) must use their Card for a qualifying airline purchase.

- Qualifying airline purchases are defined as purchases made by the Primary Cardmember or Authorized User(s) with an airline for items including airfare, baggage fees, lounge access, and some in-flight purchases, as determined by the merchant category code. Barclaycard does not determine and is not responsible for whether merchants correctly identify themselves and bill transactions as being made at locations in a particular category.
- Please allow up to two weeks after the qualifying airline purchase is charged to your Account for statement credit(s) to be posted to the Account. Cardmembers are responsible for payment of all purchases on the Account regardless of eligibility for statement credit.
- This is an annual benefit and the maximum credit available per Account is \$200 each calendar year (January 1 through December 31). The transaction date that the purchase was made will be used to determine the applicable calendar year.
- This benefit is subject to change at any time at the sole discretion of Barclaycard.

### **Important General Program Disclosures**

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 the Program Rules shall be at our sole discretion. 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.

### **Customer Service**

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