

Truist Enjoy Cash Credit Card Rewards Terms and Conditions

Welcome to the Truist Enjoy Cash Credit Card Rewards Program (hereinafter “Rewards Program”). These Terms and Conditions are effective 12/10/2023.

These Truist Credit Card Rewards Terms and Conditions (“Rewards Terms and Conditions”) and your Truist Consumer Credit Card Agreement (“Card Agreement”), including all riders, amendments, restatements, supplements, and addenda thereto govern the Rewards Program applicable to your Card Account. These Rewards Terms and Conditions are an addendum to the Card Agreement applicable to your Card Account. To the extent that any matter upon which these Rewards Terms and Conditions are silent is already addressed by the Card Agreement, the Card Agreement will control.

You accept and agree to be bound by the Rewards Terms and Conditions whenever any Account Holder, Cardholder, or other Authorized User uses a Card or Rewards Account in relation to the Card Account.

Under the Rewards Program, you earn “Rewards” in the form of Cash Rewards every time an Eligible Purchase is made with your Card. Rewards may be redeemed for cash back, statement credits, merchandise, gift cards, travel, Event Tickets, and other goods and services Rewards Offering options.

Unless otherwise defined herein, capitalized terms used in these Rewards Terms and Conditions shall have the meaning ascribed to them within the applicable schedules, agreements, documents, or other instruments including all riders, amendments, restatements, supplements, or addenda associated with the Card Agreement within which the capitalized term is defined. Please also see the “Definitions” at the end of these Rewards Terms and Conditions.

1. Rewards Service Center and Rewards Website.

The Rewards Service Center phone number is 800-255-7125 and is available Monday through Friday from 7:00 am to 9:00 pm ET, and on Saturday and Sunday from 9:00 am to 9:00 pm ET. This number provides full-service customer support for Rewards including redemption of Rewards Offerings for cash back, statement credits, gift cards, merchandise, Event Tickets and travel Rewards, including airline, hotels and car rentals, and more. The Rewards Website address is cardrewards.truist.com, accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App.

2. Eligibility.

To participate in the Rewards Program, you must reside in the United States and the Card Account must remain in Good Standing. The Rewards Program is only available to Truist primary or joint Account Holders who have a Card Account that may be used only for family, personal, and household purposes. Truist reserves the right to determine in Truist’s sole discretion whether you (or any Authorized User) are eligible for enrollment or continued participation in the Rewards Program.

In the event of a conflict with these Rewards Program terms, any restrictions related to Rewards Program eligibility or Rewards limitations in the Consumer Credit Card Agreement will prevail.

Other restrictions, limitations, and exclusions may apply. At the sole discretion of Truist, if an enrolled Card Account (or Card) is found to be used in a prohibited manner, Truist may terminate the Rewards Program enrollment (in whole or in part) and all related Rewards balances will be forfeited without compensation.

3. Enrollment.

Your Card Account is automatically enrolled in the Rewards Program. The Rewards Account will be established in the name of the primary Account Holder.

You agree to notify us of any change in your name, address, email address, or telephone number by calling the Truist Contact Center at 844-4TRUIST (844-487-8478), 24 hours a day, 7 days a week, or through Truist Online Banking at Truist.com or the Truist Mobile Banking App.

If you cancel your participation in the Rewards Program, please know that we will also close your Card Account.

Rewards cannot be combined with any other loyalty or frequency reward program.

4. Rewards and Redemption Overview.

Eligible Purchase amounts include tax and are rounded to the nearest dollar. Earned Rewards will be placed in your Rewards Account. Rewards Account balances are updated daily and most Eligible Purchases will post to the Rewards Account within forty-eight (48) hours; however, Rewards for certain Eligible Purchases may take up to 8 weeks to post to the Rewards Account. Rewards are considered earned when posted to your Rewards Account.

With the exception of payments made to the Card Account, all credits and refunded/canceled Eligible Purchases will reduce the Rewards available in your Rewards Account. If your returns or credits exceed your Eligible Purchases, you will see a negative Rewards balance posted on your Rewards Account.

Rewards can be redeemed for Rewards Offerings including statement credit, cash back, gift cards, merchandise, Event Tickets, and travel.

Rewards can be redeemed to obtain Rewards Offerings through the Rewards Website or by calling the Rewards Service Center, except as otherwise noted.

It is your responsibility to regularly monitor your Rewards Account to ensure that every: (a) earning of Rewards on Eligible Purchases is proper and accurate, and (b) Rewards Offering redemption that is processed on your Rewards Account is proper and accurate. It is your obligation to timely report each and every suspected improper, unauthorized, or inaccurate Rewards earning or Rewards Offering redemption from your Rewards Account related to the Card Account. Timely reporting under these Rewards Terms and Conditions means no more than sixty (60) days after Rewards earnings are posted to the Rewards Account or Rewards Offerings are redeemed from the Rewards Account.

You are affirmatively obligated to immediately inform Truist if you believe or have actual knowledge that any Cardholder or Authorized User is/are in any way misusing or abusing a Rewards Account. You must not allow anyone (including yourself and any/all Authorized User(s)) to provide or facilitate access to any other person or party regarding a Rewards Account. You must immediately report these issues by calling the Rewards Service Center; you may also call this number to address other concerns related to Rewards earnings and redemption.

Truist and the Third-Party rewards vendor will not be liable for fulfilling Rewards Offering requests that either Truist or the Third-Party rewards vendor believes in good faith are made by any person claiming the authority to act on your behalf. All Rewards Offerings are subject to availability and other requirements of these Rewards Terms and Conditions. Reward Offerings may only be redeemed using Rewards. With the exception of travel rewards, no funds may be added to your Rewards Account to facilitate the redemption of Rewards Offerings. At the time of redemption, the Rewards Service Center will reduce your Rewards balance by the number of Rewards redeemed. Truist reserves the right to substitute Rewards Offerings of equal or greater value.

5. Rewards Earning Limitations and Forfeiture.

Each Rewards Account balance will be reduced by: (a) returns, (b) credits, (c) an Eligible Purchase that becomes the subject of a chargeback or other dispute unless and until final resolution of the dispute results in a debit to the Card Account (or Card), (d) Transactions made with a lost, cancelled, stolen, or fraudulent Card, and (e) forfeitures resulting from failing to redeem within ninety (90) days of the closure of any Card or the Card Account. In such events, these Transactions will reduce the respective Rewards Account balance and the Rewards Account may, in some cases, reflect a negative Rewards balance. If there was a prior redemption of Rewards for a Rewards Offering that you were not entitled to receive, Truist has the right to adjust the Rewards Account balance accordingly.

Rewards have no cash value and may only be used to obtain Rewards Offerings as offered by Truist in accordance with the Card Agreement.

Under certain limited circumstances, you may be permitted to transfer your accrued Rewards balance to another eligible Truist rewards program. Eligible Truist rewards programs for internal client Rewards transfers include Truist Enjoy Cash, Truist Enjoy Travel, and Truist Enjoy Beyond. You may not transfer your accrued Rewards balance to a Truist Wealth Credit Card rewards program. Additionally, Truist reserves the right in its sole discretion to not permit a transfer of Rewards from any Truist account. Transferred Rewards balances will be subject to the terms and conditions of the Rewards Account to which you moved them.

Except as permitted as described in the immediately preceding paragraph, Rewards may not be combined with other discounts, special rates, promotions, or other reward programs offered by Truist or any Third-Party, including airline frequent flyer or other travel-related or membership reward charge or credit card programs, unless specifically authorized by Truist. Rewards cannot be transferred, gifted, sold, attached, pledged, or bartered under any circumstance, including disability, death, by operation of law or in connection with a domestic relations or other legal dispute. Unredeemed Rewards balances have no monetary value.

Truist may suspend any and all redemption rights of the Rewards Account related to your Card Account for any reason, including if there is a dispute between you and Truist, any Authorized User and Truist, or between you and any Authorized User with respect to the Rewards Program or Card Account. Truist is not responsible for any disputes an Account Holder may have with any other Account Holder, Authorized User, or Cardholder(s) related to any Rewards Account associated with the Rewards Program or your Card Account.

For your Card Account, all accrued and unredeemed Rewards will be immediately forfeited if any of the below occur:

- (a) Either you file for bankruptcy or if bankruptcy proceedings have been filed against you.
- (b) You or Truist closes your Card Account, and you fail to redeem within ninety (90) days of Account closure.
- (c) Truist determines, in its sole and absolute discretion, that the Card Account or Rewards Program is not in Good Standing.

Neither you nor any Authorized User is entitled to compensation of any kind from Truist (or any other entity) if Truist determines that Rewards are forfeited for any reason.

Neither you nor any Authorized User may: (a) earn Rewards by engaging in fraudulent or illegal activity, (b) transfer, sell, trade, gift, pledge, attach or barter Rewards by contract or by operation of law or otherwise with any party other than Truist, or (c) otherwise abuse or fraudulently manipulate any Card, the Card Account, or Rewards Account for the primary purpose of generating Rewards that were not earned in accordance with the Card Agreement. At the sole discretion of Truist, if Truist determines that the Rewards Account or the Card Account has been or is being used in a prohibited manner, Truist may immediately terminate your Rewards Program enrollment and all related Rewards balances may be forfeited without compensation or notice. Other restrictions, limitations, and exclusions may apply.

If your Card Account is two billing cycles delinquent, you will not earn Rewards for Qualified Purchases or promotions made during the period of delinquency.

6. Rewards.

6(a) Earning Rewards.

You may earn Rewards on Eligible Purchases made with your Card Account.

Merchant Category Code – how it impacts Eligible Purchases

For purposes of these Rewards Program Terms and Conditions, “merchant” shall refer to a retailer, business, or any other place where you make an Eligible Purchase. Each merchant is assigned a Merchant Category Code (“MCC”) that indicates the merchant’s area of business. For example, grocery stores or supermarkets are generally assigned a specific MCC. Truist relies upon MCCs to determine whether Eligible Purchases qualify for two percent (2%) or three percent (3%) Rewards.

Truist does not assign or have any control over what MCC is assigned to a given merchant; the MCCs are chosen and assigned by a third-party and that third-party may change the MCCs from time to time. When you make a purchase at a merchant, we are provided the MCC for that merchant at the time of the transaction. If the MCC matches a category that gives you two percent (2%) or three percent (3%) Rewards, we will award you the respective Rewards percentage for that category. For example, if the MCC tells us that you made a purchase at a grocery store or supermarket—you will receive two percent (2%) Rewards for that purchase.

You may believe that a purchase at a given merchant qualifies for two percent (2%) or three percent (3%) Rewards, but we rely on the MCC applied to the merchant by the Third-Party to make that determination. For example, a purchase of groceries at a warehouse club or pharmacy may have a “warehouse” or “pharmacy” MCC, which will not earn two percent (2%) Rewards. For more information about MCCs you may call the Rewards Service Center.

\$1,000 Monthly Category Cap on 2% or 3% Eligible Purchases

Each month, you may earn two percent (2%) or three percent (3%) Rewards on up to \$1,000 in combined Eligible Purchases made at merchants who are assigned a specific Merchant Category Code. Once you have reached the \$1,000 monthly spend total for combined Eligible Purchases across those categories (“Monthly Category Cap”), you will no longer earn two percent (2%) or three percent (3%) Rewards on those purchases. Instead, you will earn one percent (1%) Rewards for all Eligible Purchases for the remainder of the month. The Monthly Category Cap is calculated based on Eligible Purchases made between the first calendar day of a month through the last calendar day of a month.

Rewards you will earn.

1% Rewards on all Eligible Purchases

You will earn one percent (1%) Rewards for each Eligible Purchase. This means that for each \$1.00 in Eligible Purchases, you will earn \$0.01 in Rewards value. There is no limit to the amount of one percent (1%) Rewards you can earn.

2% Rewards on grocery store/supermarket Eligible Purchases

Subject to the Monthly Category Cap, you will earn two percent (2%) Rewards on Eligible Purchases at grocery stores/supermarkets. Purchases of groceries at certain merchants whose primary business is not grocery sales, such as gas stations, drug stores, convenience stores, or variety stores will not earn two percent (2%) Rewards but are eligible to earn one percent (1%) Rewards.

2% Rewards on utilities Eligible Purchases

Subject to the Monthly Category Cap, you will earn two percent (2%) Rewards for each Eligible Purchase spent on utilities, including telecommunication services (local and long distance calls, credit card calls, calls through use of magnetic-stripe-reading telephones, and fax services); cable, satellite and other pay television/radio/streaming services; electric, gas, water, and sanitary services. Purchases at certain merchants such as telecommunication equipment and telephone sales, telegraph services, and insurance premiums will not earn two percent (2%) Rewards but are eligible to earn one percent (1%) Rewards.

3% Rewards on gas and electric vehicle charging Eligible Purchases

Subject to the Monthly Category Cap, you will earn three percent (3%) Rewards for each Eligible Purchase spent on gas at service stations, automated fuel dispensers, and electric vehicle charging stations. Purchases at certain merchants whose primary business is not the sale of automotive fuel (e.g., supermarkets, convenience stores, marinas, automotive repair shops, certain truck stops, warehouse clubs) and purchases of propane or kerosene fuels will not earn three percent (3%) Rewards but are eligible to earn one percent (1%) Rewards.

Note: We may feature special Rewards promotional offers from time to time. The terms of those offers will be disclosed to you when they are available.

6(b) Redeeming Rewards for Rewards Offerings.

Rewards can be redeemed for Rewards Offerings including statement credits, cash back, gift cards, merchandise, Event Tickets, and travel.

Rewards can be redeemed to obtain Rewards Offerings through the Rewards Website or by calling the Rewards Service Center, except as otherwise noted.

In its sole and absolute discretion and without notification, Truist reserves the right to: (a) change or terminate participating merchants, (b) withdraw, limit, modify, or cancel any Rewards Offering or the Rewards Program, (c) add an unlimited number of restrictions (e.g., blackout dates), or (d) increase the amount of Cash Rewards required for any reward.

All redemptions are final.

6(c) Redeeming Rewards for Cash Back.

After close of the billing period in which the Rewards are earned, if the Card Account is in Good Standing, upon request, all Rewards are redeemable in U.S. dollars only; Truist imposes a minimum of \$25.00 for cash back redemptions (not to exceed the total Rewards earned but not yet redeemed on the Card Account at time of redemption). Rewards may be redeemed for (a) a statement credit, (b) an electronic deposit to your eligible Truist personal checking, personal savings, or personal money market account, or (c) mailed to you in the form of a check. We do not allow Rewards to be deposited electronically into a non-Truist account.

- If Rewards are redeemed for a statement credit to the Card Account balance, please allow up to ten (10) business days from the redemption date for the statement credit to be applied to your Card Account. Statement credits will reduce your Card Account balance but cannot be used to make payments for obligations owed to us or our affiliates and will not reduce the minimum payment or pay any fees stated on your monthly billing statement. You are still responsible for paying all minimum payment amounts due by the payment due date in each given month that a statement credit is applied against the Card Account balance. Rewards redemptions for statement credits may not be applied to the Card Account statement to produce a credit balance for the Card Account. If your combined payment(s) and scheduled Rewards redemptions would result in the creation of a credit balance, we will automatically refund Rewards to the Rewards Account to eliminate the potential for that resulting credit balance.
- Rewards can be redeemed for cash back through an electronic deposit to your eligible Truist personal checking, personal savings, or personal money market account. We do not allow Rewards to be deposited electronically into a business account or a non-Truist account.
- If Rewards are redeemed through an electronic deposit into your eligible Truist personal checking, personal savings, or personal money market account, please allow up to ten (10) business days from the redemption date for the electronic deposit to be applied.
- If Rewards are redeemed for a check, the check is typically issued within ten (10) business days of your redemption request, but you should allow up to three (3) additional weeks for delivery. We are not responsible for checks lost or delayed due to mail delivery or checks returned to sender. Checks returned to sender or checks not cashed within one hundred and eighty (180) days from the issuance date will be applied as a statement credit to your Card Account if the account remains in Good Standing. You are still responsible for paying all minimum payment amounts due by the payment due date. Checks not cashed within one hundred and eighty (180) days will be issued for stop payment prior to Truist issuing a statement credit to your Card Account. Mechanical reproductions, copies or facsimiles of checks will not be accepted for deposit. Lost, stolen, destroyed, or expired checks may not be reissued or replaced.

- If Rewards are redeemed for a check, the check is payable to the primary Rewards Account owner and can be mailed to any address that is designated as long as it is a valid street address within the United States, including Alaska and Hawaii (i.e., excluding Puerto Rico, P.O. Boxes, and APO/FPO addresses).

6(d) Loyalty Cash Bonus:

You will receive a 10% Loyalty Cash Bonus added to your cash redemption amount when you electronically deposit your Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account.

If you have a Truist Dimension Checking account or Signature Advantage Checking account and also electronically deposit your Cash Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account, you may receive either a 25% or 50% Loyalty Cash Bonus added to your cash redemption amount (based on your banking relationships at Truist as described below); if applicable, this 25% or 50% Loyalty Cash Bonus would replace the 10% Loyalty Cash Bonus described above.

If you have a Truist One Checking account and also electronically deposit your Cash Rewards redemption into your eligible Truist personal checking, personal savings, or personal money market account, you may receive either a 20%, 30%, 40% or 50% Loyalty Cash Bonus added to your cash redemption amount; if applicable, this 20%, 30%, 40% or 50% Loyalty Cash Bonus would replace the 10% Loyalty Cash Bonus described above.

We determine and award your Loyalty Cash Bonus at the same time as your cash back redemption. For Truist Dimension Checking account, Signature Advantage Checking account, and Truist One Checking account clients, we perform a calculation for each of the prior three (3) calendar months ("monthly review"); for each monthly review, this calculation determines the highest average monthly balance of your combined eligible consumer deposit and investment balances. We will use the highest average monthly balance amongst those three (3) monthly reviews to assign your Loyalty Cash Bonus percentage as follows:

Truist Dimension Checking account or Signature Advantage Checking account clients:

- 50% Loyalty Cash Bonus if combined eligible consumer balances are \$100,000 or greater.
- 25% Loyalty Cash Bonus if combined eligible consumer balances are between \$25,000 and \$99,999.99.
- 10% Loyalty Cash Bonus if combined eligible consumer balances are less than \$25,000.

Truist One Checking account clients:

- 50% Loyalty Cash Bonus if combined eligible consumer balances are \$100,000 or greater.
- 40% Loyalty Cash Bonus if combined eligible consumer balances are between \$50,000 and \$99,999.99.
- 30% Loyalty Cash Bonus if combined eligible consumer balances are between \$25,000 and \$49,999.99.
- 20% Loyalty Cash Bonus if combined eligible consumer balances are between \$10,000 and \$24,999.99.
- 10% Loyalty Cash Bonus if combined eligible consumer balances are less than \$10,000.

For the purposes of this Loyalty Cash Bonus, your deposit/investment relationship will be determined as of the last day of the month preceding redemption. However, we reserve the right to take up to five (5) business days to determine or update your deposit/investment relationship for each monthly review. The eligible Loyalty Cash Bonus percentage will be adjusted accordingly and will persist until we have completed the next monthly review. If you completed a cash back redemption prior to the next monthly review date, we will not retroactively review your Loyalty Cash Bonus percentage. Your eligible Loyalty Cash Bonus percentage may increase monthly but decrease only once every three (3) calendar months.

If you have either a Truist Dimension Checking account or Signature Advantage Checking account and a Truist One Checking account, during the monthly review we will determine which deposit relationship provides the higher Loyalty Cash Bonus percentage and award your Loyalty Cash Bonus at the same time as your cash back redemption.

If your electronic deposit is rejected for any reason, we will refund the Rewards amount redeemed back to your Rewards Account. You will not earn any Loyalty Cash Bonus on an attempted electronic deposit redemption that has been rejected.

For example:

Let's say your monthly review for May shows that your highest average monthly balance across your combined eligible accounts is \$10,000. For June it is \$25,000, for July it is \$110,000, for August it is \$30,000, for September it is \$10,000, and for October it is \$10,000.

If you have either a Truist Dimension Checking account or Signature Advantage Checking account and redeem your Rewards into an eligible Truist deposit account in August, September, or October, you will receive a 50% bonus (because we will look to your July monthly review calculation). If you redeemed to an eligible Truist deposit account in November, you would receive a 25% bonus because your highest average monthly balance for the preceding three (3) calendar months was decreased to \$30,000.

If you have a Truist One Checking account and redeem your Rewards into an eligible Truist deposit account in August, September, or October, you will receive a 50% bonus (because we will look to your July monthly review calculation). If

you redeemed to an eligible Truist deposit account in November, you would receive a 30% bonus because your highest average monthly balance for the preceding three (3) calendar months was decreased to \$30,000.

6(e) Expiration of Rewards.

Rewards are tracked and redeemable on a first-to-expire basis. This means that the Rewards that have been on your account the longest will be spent first upon redemption.

Rewards earned will expire at the end of the month that is five (5) years from the date of issuance. For example, Cash Rewards earned on July 15, 2022, are eligible for redemption until July 31, 2027.

7. Merchandise and Gift Card Rewards Offerings.

Rewards may be redeemed for merchandise and gift cards from the Rewards Website or by calling the Rewards Service Center. These types of Rewards Offerings are subject to availability. Truist may change the Rewards Offerings selection and the number of Rewards needed to obtain certain Rewards Offerings at any time. Merchandise and gift card Rewards Offerings are offered and provided by independent manufacturers and include applicable sales tax and shipping and handling costs. Truist and the Third-Party rewards vendor have no responsibility or liability for such products.

All merchandise orders are subject to availability and Truist reserves the right to substitute merchandise of equal or greater value. The merchandise shown on the Rewards Website may not reflect the exact colors or model numbers of the actual Rewards Offerings due to manufacturer's model or style updates or due to the photo used as a representation of the merchandise. Purchase protection or extended warranty coverage associated with the Card Account does not apply to Merchandise Rewards Offerings.

Merchandise Rewards Offerings are shipped prepaid and cannot be returned or exchanged unless the merchandise arrived damaged, defective, or if the wrong item was shipped. Returns and exchanges will only be accepted within thirty (30) days after receipt of the merchandise. You should call the Rewards Service Center for return/exchange authorization and assistance. The Rewards used to redeem merchandise Rewards Offerings will be credited back to the Rewards Account if the Rewards Offering is returned in a timely fashion and in accordance with the procedures described above.

Gift cards are not exchangeable, refundable, or redeemable for cash or credit under any circumstances and are not valid on previous purchases. Lost or stolen gift cards cannot and will not be replaced. Truist is not responsible for gift cards lost or stolen while in transit.

Gift cards must be presented to the participating merchant for use and may be used only once in accordance with the participating merchant's rules. This may require the entire gift card balance to be used at once.

Mechanical reproductions, copies or facsimiles of gift cards will not be accepted. Additional terms and conditions appearing on the gift cards are to be interpreted in accordance with these Rewards Program Terms and Conditions.

Gift cards will not be extended beyond the specified expiration date, if applicable.

Blackout dates may apply to the use of some gift cards.

Terms and conditions may vary according to the specific gift card issued.

Gift cards will not be personalized.

Gift cards are transferable and may be used by any person (i.e., not just redeemable by the person who redeemed the rewards to procure the gift card).

Truist will not replace a gift card, even if it is lost, stolen, destroyed, or expired.

Truist will not provide a refund of any kind or in any amount for unused portions of gift cards or if the participating merchant fails to perform/honor the gift card.

Gift cards ordered at the same time may arrive separately.

In-stock electronic gift cards (may be referred to as "Virtual Gift Cards" elsewhere (e.g., on the Rewards Website)) will be sent within forty-eight (48) hours to the email address associated with your Rewards Account.

In-stock physical gift cards will be mailed within forty-eight (48) hours from receipt of order to the address associated with your Rewards Account and may take one (1) to three (3) weeks for delivery.

Most merchandise Rewards Offerings can be shipped within forty-eight (48) hours from receipt of order; however, some merchandise Rewards Offerings may take up to five (5) days to process and may take four (4) to six (6) weeks for delivery.

Merchandise and gift card Rewards Offerings can be shipped to any address that is designated as long as it is a valid street address within the United States, including Alaska and Hawaii (i.e., excluding Puerto Rico, P.O. Boxes, and APO/FPO addresses). Requests for shipment to Alaska or Hawaii, or rush shipping, if available, are subject to additional shipping charges. All claims regarding non-receipt of redeemed merchandise Rewards Offerings must be reported to the Rewards Service Center within ninety (90) days of redemption.

Complete details about shipping, including information about direct shipments from suppliers, large freight items, damaged or incomplete shipments, and details about exchanges and refunds can be found on the Rewards Website or by calling the Rewards Service Center.

All brand names are the trademarks and property of their respective owners and are used with permission.

8. Travel Rewards Offerings.

Rewards can be redeemed for travel Rewards Offerings including air, hotel, cruises, and car rentals. Certain restrictions and limitations may apply. Once Rewards redemptions for travel Rewards Offerings are processed by Truist (or the Third-Party rewards vendor), the redemption cannot be reversed.

Redemptions for travel Rewards Offerings may be made using the Rewards Website or by calling the Rewards Service Center. **NOTE:** A \$25.00 travel Rewards Offerings redemption fee will be charged per Rewards Offering at the time of booking. This fee is subject to be changed by us at any time, without prior notice.

The traveler is responsible for obtaining the appropriate international travel documentation such as passports or visas. Visit travel.state.gov for passport and visa requirements. Truist assumes no responsibility for advising guests of proper travel documentation.

If the cost of the travel redemption is more than the Rewards available for redemption, you may pay the difference with your Card Account. You may also choose to pay the full amount with your Card Account.

Additional terms and conditions may apply to all travel items and are disclosed during the booking process.

Please review all terms, conditions, and notices set forth on the Rewards Website. Reward redemptions or purchase of travel components constitutes your agreement to all such terms, conditions, and notices.

Refunds, if permitted, may take up to ninety (90) days to process and are subject to the policies of the individual travel provider. In extreme circumstances (e.g., during a pandemic), refunds may take even longer than ninety (90) days to process.

It is your responsibility to obtain visas, passports, and other documentation, including vaccinations for infectious diseases. No refunds will be made if improper documentation results in denial of boarding or entry to a foreign country. We accept no responsibility or liability for name errors that occur during the reservation process. It is your responsibility to make sure that the name/names on the reservation are an exact match to the proof of citizenship/form of identification used.

8(a) Air Travel Redemptions.

- There are no blackout dates. Travel is subject to availability. Participating air carriers are subject to change. All airline rules and restrictions apply (check requirements when booking). Tickets may be purchased in any individual's name.
- Miscellaneous costs, including baggage and airport/airline fees and surcharges, government-imposed fees, gratuities, insurance, and airline amenities are the individual traveler's responsibility. Tickets will be non-refundable and non-transferable.
- All returns, exchanges, and cancellations should be handled directly with the airline. The airline may charge fees plus the difference in airfare for any such changes; these are the individual traveler's responsibility.
- All tickets are issued as electronic tickets. All tickets must be issued at the time of booking and reservations will not be held. Before completing the order, please confirm that all information is accurate. All airline redemptions are non-refundable and non-transferable.
- If there are not sufficient Rewards in the Rewards Account to cover the entirety of the airline ticket(s) sought to be redeemed, you may complete the travel redemption using a Card to supplement the difference.
- You may purchase additional airline tickets (i.e., not using Rewards) through a major airline carrier provided that the fares, schedules, and ability to generate a ticket are available through the Rewards Service Center. This service will be subject to a service fee of \$25.00 that is due at time of booking.
- Airline tickets may be purchased in any designated individual's name but must be redeemed by the primary or joint Account Holder(s) on the Card Account. All travel itineraries and supporting documentation will be sent via email to the email address designated by the individual who redeemed the Rewards and as was provided to the Rewards Service Center or the Rewards Website at the time of booking. Paper itineraries will be sent to your address upon request.

NOTE: A \$25.00 fee may apply for each paper itinerary issued. Paper itineraries are mailed within seven (7) business days of the final booking. These fees are subject to change at any time, without notice.

- Advance seat assignments, if available and allowed by airline, are not guaranteed and could be subject to additional fees. When schedule changes occur, you may need to request a new seat assignment. Please inquire with the airline about your boarding pass(es).
- Reservations for tickets also exclude the use of charters, wholesalers, consolidators, and any internet fares that are not published, not available through the Rewards Service Center or the Rewards Website, or not available for ticketing through a certified travel agency.
- Once Rewards are redeemed, the redemption cannot be reversed. If changes to an itinerary are necessary later, you may contact the Rewards Service Center with the request up to five (5) days prior to the travel date. Based on airline requirements, changes may require additional costs such as airline penalty fees, increased fares, and service fees; these are the individual traveler's responsibility. Most airlines will not allow traveler name changes.
- Each traveler must have valid government-issued photo ID upon airport check-in. Passport is required for all international travel, including layover and stopover destinations (other documentation may be applicable). Most countries require a minimum of six (6) months of validity on your passport to travel. You should contact the airline carrier for the most current travel guidelines and procedures prior to flight.
- Airline ticket awards may not be used in conjunction with any type of coupons, vouchers, other mileage programs or companion fares.
- Truist and the Third-Party rewards vendor are not responsible for any of the following: (a) communicating any airline schedule changes or cancellations or (b) the performance or non-performance of the airline.
- Truist has no control over the personnel, equipment, or operations of any travel rewards supplier. The passage contract in use by the airlines and other carriers will constitute the sole contract between you/your travel companion(s) and the carriers. The responsibility of any travel rewards supplier to you/your travel companion(s) is limited to the Third-Party travel rewards supplier's contractual and statutory liability as a common carrier.
- Truist assumes no responsibility for, and will not be liable for, any financial loss, personal injury, property loss or damage, other loss, accident, delay, inconvenience, or irregularity that you or your travel companions may suffer by reason of any act, default, nonperformance or wrongful, careless, negligent, or unauthorized act or omission of any Third-Party reward supplier, its employees, or any other third-party (e.g., airline bankruptcy).
- Flight schedules are subject to change. We are not responsible for any schedule change(s) or notifying you of such change(s). Please confirm the scheduled departure time(s) on the airlines' websites at least forty-eight (48) hours prior to departure for domestic flights and at least seventy-two (72) hours prior to departure for international flights to learn if your flight schedule changed. All reservations are subject to the rules, restrictions, and conditions of the service provider; these include exclusions and limitations of liability.
- Check with each airline regarding its specific boarding and check-in requirements; it is always best to check-in within twenty-four (24) hours of the flight. Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If this occurs, the airline will make alternative arrangements for you.
- Baggage policies and fees vary by airline carrier. Please check with the airline carrier for baggage charges, size limitations, weight, and other restrictions.

8(b) Hotel Stay Redemptions.

Rewards may be redeemed for hotel stay Rewards Offerings. Hotel stay Rewards Offerings may be booked through the Rewards Service Center or the Rewards Website. Eligibility requirements established by the hotel provider must be met.

- Most hotels allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Contact the hotel provider via the number listed on your itinerary for all cancellation or modification requests. Cancellations may include penalties and the hotel may also charge the traveler a cancellation service fee (in the hotel's discretion). Refunds for cancellations may take up to three to four weeks.
- No-shows are NON-REFUNDABLE and will result in a total forfeiture of any payments made and Rewards used by you in connection with the reservation, without credit due.
- Hotels do not allow changes to dates, names, room type, and number of occupants once booking is processed/completed.
- Truist and the Third-Party rewards vendor are not responsible for the performance or non-performance of any hotel provider.

8(c) Cruise Redemptions.

Rewards may be redeemed for cruise Rewards Offerings. Cruise Rewards Offerings may only be booked through the Rewards Service Center.

- All cruise redemption requests must be made at least thirty (30) days prior to sailing date or additional fees may be incurred.
- All cruise Rewards Offerings are based on double occupancy for a cabin. Each traveler must meet the eligibility requirements established by the cruise provider.
- Participating cruise lines are subject to change at any time without notice.
- Changes may be made up to ninety (90) days prior to sailing (one hundred and twenty (120) days for holiday and special event cruises) for a \$100.00 change fee, plus any fees imposed by the cruise line. Changes under ninety (90) days (one hundred and twenty (120) days for holiday and special event cruises) may result in forfeiture of the Rewards and the Third-Party supplier may charge additional fees; in this case, Truist is not responsible for the fee(s) charged by the supplier. In addition, if any traveler is a no-show, the travel Rewards Offering redemption will be considered fulfilled and no refund, change, or exchange of any kind or amount will be provided.
- Cruise packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed.
- Truist accepts no responsibility or liability for name errors that occur during the reservation process. It is your responsibility to make sure that the name/names on the reservation are an exact match to the proof of citizenship/form of identification used.
- It is your responsibility to obtain visas, passports, and other documentation, including vaccinations for infectious diseases. No refunds will be made if improper documentation results in denial of boarding or entry to a country.
- Truist and the Third-Party rewards vendor are not responsible for any of the following: (a) communicating any cruise line schedule changes or (b) the performance or non-performance of any cruise line.

8(d) Vacation Package Redemptions.

Rewards may be redeemed for vacation package Rewards Offerings. Vacation package Rewards Offerings may only be booked through the Rewards Service Center.

- Each traveler must meet the eligibility requirements established by the travel provider.
- Vacation packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been processed/completed. After booking, any additional special handling or other custom requests may result in the Third-Party supplier imposing additional fees; in this case, Truist is not responsible for the fee(s) charged by the supplier.
- Bookings made less than thirty (30) days prior to a travel date will result in the imposition of a special handling fee (by the Third-Party rewards vendor) for each traveler in addition to other fees imposed by the travel provider.
- We accept no responsibility or liability for name errors that occur during the reservation process. It is your responsibility to make sure that the name/names on the reservation are an exact match to the proof of citizenship/form of identification used.
- It is your responsibility to obtain visas, passports, and other documentation, including vaccinations for infectious diseases. No refunds will be made if improper documentation results in denial of boarding or entry to a country.
- Truist and the Third-Party rewards vendor are not responsible for any of the following: (a) communicating vacation package schedule changes or (b) the performance or non-performance of any travel provider used in a vacation package.

8(e) Car Rental Redemptions.

Rewards may be redeemed for car rental Rewards Offerings. Car rental Rewards Offerings may be booked through the Rewards Service Center or the Rewards Website. Eligibility requirements established by the car rental provider must be met.

- Check with the car rental agency for details about upgrades, age limitations, fuel surcharges, one-way rentals, or pets (as additional fees may apply and be imposed by the car rental agency). If the confirmed rate does not include local taxes, airport fees, or state surcharges, the traveler must pay those charges at the time of rental. Some airports assess an airport access fee when the traveler exits the airport.
- Each vehicle renter must present a valid national driving license.
- If a car is rented in the continental United States, there may be special considerations if the renter plans to drive across the border into Canada or Mexico. Check with the car rental agency for details and applicable restrictions/limitations.

- No refunds will be provided for unused rental time.
- Most car rental agencies allow cancellation with a minimum of a 24-hour notice. In extreme circumstances (e.g., during a pandemic), car rental agencies may require more than a 24-hour cancellation notice. Please see the specific car rental/rate cancellation policy at the time of booking. Contact the car rental provider via the number listed on your itinerary for all cancellation or modification requests. Cancellations may include penalties and the car rental agency may also charge the traveler a cancellation service fee (in the car rental agency's discretion). Refunds for cancellations may take up to three (3) to four (4) weeks.
- No-shows are NON-REFUNDABLE and will result in total forfeiture of any payments made and Rewards used by you in connection with the reservation, without credit due.
- Truist and the Third-Party rewards vendor are not responsible for the performance or non-performance of any car rental provider or rental vehicle.

9. Event Tickets Rewards Offerings.

9(a) Order Acceptance and Cancellation.

You may have the opportunity to redeem Rewards for tickets to events like concerts, sporting events, and the theater (Event Tickets). Receipt of an electronic or other form of an order confirmation does not signify our acceptance of the order. Truist reserves the right at any time after receipt of the order to accept, decline, or limit the order for any reason, regardless of whether Rewards have been redeemed or the Card Account has been charged. If Rewards have been redeemed or a Card has been charged and the order is cancelled, a refund credit will be applied to the Card Account. Truist reserves the right at any time after receipt of the order, without prior notice, to supply less than the quantity order of any item.

Once an Event Tickets order has been placed, it cannot be cancelled unless: (a) the person who redeemed the Event Tickets order has chosen physical delivery of tickets (e.g., through the mail) and (b) the shipment of the physical Event Tickets order is unavoidably delayed. In this case, Truist will attempt to cancel the order (if requested). Truist, in its sole discretion, shall determine what constitutes an unavoidable delay in a given situation.

Additionally, if the Event Tickets order requires tickets or vouchers to be picked up at any will-call office, the order shall be deemed accepted upon receipt of order confirmation. Failure to pick up an order as described at the time of purchase shall not be deemed a rejection of the order and you are not relieved of any payment(s) or purchase charge(s) for such order.

If confirmation is not received (in the form of a confirmation page, email, or other form of an order confirmation) after submitting payment information, or if an error message or service interruption is received after submitting payment information, you must contact the Rewards Service Center to determine whether the order has been received and processed.

Truist and the Third-Party rewards vendor are not responsible for Event Tickets orders that are not processed or accepted. Truist and the Third-Party rewards vendor are not responsible for any losses (monetary or otherwise) if you failed to contact the Rewards Service Center but later claim to have placed an Events Ticket order and not received an order confirmation.

9(b) Changes in Products and Pricing; Incorrect Pricing of Placed Orders.

Event Tickets are updated regularly. Event Tickets Rewards Offerings can be discontinued at any time without notice. By participating in the Rewards Program, you agree that the Rewards Website is intended to identify the immediately available Event Tickets Rewards Offerings, but that tickets may become unavailable by the time an order is submitted. This is not a basis for any claim against Truist.

All pricing for Event Tickets available on the Rewards Website are subject to change. Before an order for Event Tickets is made, pricing adjustments (i.e., the number of Rewards required to redeem or the cost of purchase and processing fees) are possible, whether due to a change in market conditions, product discontinuation, manufacturer price changes, errors in advertisements, or any other extenuating circumstances. Prices for Event Tickets can change at any time and without prior notice. Consult the Rewards Website for the most current pricing information.

If the amount charged for an Event Tickets order or voucher is incorrect, regardless of the cause of the pricing error, Truist and the Third-Party rewards vendors shall have the right to cancel that order or ticket. In this instance, you will either: (a) receive a refund equal to the Rewards used to redeem the Event Tickets order or the amount of money paid; or (b) Event Tickets will be offered at the current price. If you believe that the current Event Tickets price is unacceptable, the order may be cancelled, and a refund will be issued.

9(c) Miscellaneous Fees; Restrictions on Use of Event Tickets.

Service, processing, and miscellaneous fees may be applicable to Event Tickets orders. Event Tickets may also contain restrictions on their use (e.g., cannot be resold on day of event). Fee information will be displayed prior to an Event Tickets purchase or order. These fees may appear in the "Taxes and Fees" section of the order confirmation.

9(d) Refunds and Exchanges.

Before purchasing Event Tickets, carefully review the event details, date, location, seat selection, and other pertinent information. Many providers of Event Tickets and the venues themselves prohibit exchanges or refunds after a ticket has been purchased, even if tickets are (or are alleged to be) lost, stolen, damaged, or destroyed. After an order has been placed, it cannot be cancelled (absent unavoidable delay of physical ticket delivery) or changed under any circumstances, except as Truist or the Third-Party rewards vendors may permit in their sole discretion. If and when a refund, change, or cancellation is permitted, a fee equal to ten percent (10%) of the total order price (excluding taxes) may be assessed. Regardless of whether an event is cancelled due to personal circumstances or due to any other reason (e.g., venue or performer related), you are responsible for any travel expenses and any other expenses that are incurred by you or any other individual related to attending an event.

9(e) Preferred Access Ticket-Specific Terms and Conditions.

You acknowledge that Third-Party rewards vendors may participate in the practice of purchasing tickets from their primary market (e.g., from the event venue, performer, team, or Ticketmaster) and reselling them in a secondary market at a price that may be either higher or lower than the "face value" listed on the ticket (each a "Preferred Access Ticket"). You understand that the tickets sold through the Rewards Program may be Preferred Access Tickets and therefore, may not reflect the original "face value" of the ticket.

Neither Truist nor the Third-Party rewards vendor owns the Preferred Access Tickets advertised on the Rewards Website or sets the prices for these tickets. Neither Truist nor the Third-Party rewards vendors have any control over any Third-Party rewards vendors or their business practices. You understand that Truist is not acting as a primary seller, box office, or operating agent for tickets.

You must ensure that each individual who redeems or uses Rewards for Preferred Access Tickets reads the complete listing regarding a given event or ticket offering before making a purchase. Truist does not guarantee the accuracy of any information provided by Third-Party rewards vendors. Truist will process payment for any purchases made through the Rewards Website and facilitate delivery of a confirmation of purchase of Preferred Access Tickets in accordance with the terms of that particular ticket offering. Preferred Access Ticket redemptions cannot be changed or cancelled at any time or for any reason, except as explicitly described herein.

Truist may charge service, shipping, delivery, fulfillment, and other fees for Preferred Access Tickets purchased through the Rewards Website (the "Preferred Access Ticket Fees"). The Preferred Access Ticket Fees will be explained prior to purchase. Truist reserves the right to change the Preferred Access Ticket Fees at any time, in its sole discretion. The Preferred Access Ticket Fees may not be refundable except as explicitly described herein. Truist reserves the right to change the delivery method, at its sole discretion, in order to ensure delivery prior to the scheduled event.

9(f) Order Confirmation: Processing.

Shortly after placing an order for Event Tickets, an email confirming receipt of the order will be sent (the "Confirmation Email") to the email address designated by the individual who redeemed the Rewards and as was provided to the Rewards Service Center at the time of booking. Please understand that the Confirmation Email does not actually secure any tickets. Once tickets have been secured, a second email will be sent that either provides the tickets or explains how to receive them (the "Ticket Delivery Email"). The tickets purchased and fulfillment method selected will determine whether electronic or physical tickets will be sent. If physical tickets are sent, (a) they may be delivered directly to recipient, (b) Third-Party delivery may need to be arranged, or (c) pick-up may be required at a will-call office or from the Third-Party rewards vendor. Similarly, electronic tickets may be delivered directly via email or access may be required through a Third-Party's electronic wallet. If an order is placed, but a Confirmation Email or Ticket Delivery Email is not sent, you must contact the Rewards Service Center to check on the order status. The order may be finalized even if a Confirmation Email or Ticket Delivery Email is not sent. Do not make assumptions about an order because an email was not sent. Orders may not be cancelled due to problems with receipt or emails.

9(g) Preferred Access Ticket Availability.

All orders are subject to availability. Occasionally tickets ordered may no longer be available at the price or in the quantity originally ordered at the time the order is received. Truist reserves the right to replace tickets with comparable or better tickets if the originally ordered tickets are no longer available. If no alternates are available, neither the Rewards Account nor the Card will be charged, or any charges will be refunded, and Rewards reinstated. If this occurs, the Third-Party rewards vendor will make this determination and will notify you of any such determination. Truist reserves the right to cancel any order and provide a full refund (including any Preferred Access Ticket Fees) at any time for any reason prior to the scheduled event.

9(h) Event Cancellation, Postponement, and other Event Changes.

A full refund (including any Preferred Access Ticket Fees) will be received in the form of Rewards added back into the Rewards Account for the purchase of an Event Tickets order if the event is cancelled and not rescheduled or the event is contingent on factors unknown at the time of an order or purchase (e.g., outcome of a playoff game). Truist has an absolute right to cancel

any orders and provide a full refund (including any Preferred Access Ticket Fees) if new tickets are required for an event. Be advised that refunds may not be available until an event is ultimately cancelled (as opposed to being postponed). Truist is not responsible for partial performances, venue changes, line-up changes, or date and time changes of ticketed events, and Truist may decline refund requests under such circumstances.

9(i) Additional Information: Preferred Access Ticket Refunds and Substitutions.

Subject to Truist's discretion, a full refund in the form of Rewards added back to the Rewards Account will be received for purchase of Preferred Access Tickets under the following circumstances: (a) Preferred Access Tickets are not received before the scheduled event; (b) the event is cancelled and not rescheduled; or (c) Preferred Access Tickets turned out to be non-genuine or invalid for entry to the event. In such a case and in Truist's discretion, Truist will provide either a full refund or comparable tickets.

If Preferred Access Tickets are not received before the scheduled event, please notify Truist as soon as possible by contacting the Rewards Service Center. You are responsible for notifying Truist prior to the scheduled event. In Truist's sole discretion, you may be ineligible for a refund based on a claim of non-delivery of tickets. Upon notice of non-delivery or delivery delay, Truist will, in its sole discretion, attempt to locate and facilitate delivery of tickets, provide comparable replacement tickets at no additional cost, or issue a full refund in the form of Rewards added back to the Rewards Account (including any Preferred Access Ticket Fees).

If tickets are received that you (or Primary Authorized Redeemer or Cardholder, as applicable) believe are not comparable to the tickets ordered, Truist must be notified within 24 hours of receipt of those tickets. If Truist is not notified within 24 hours of receipt of replacement tickets, you (including the Primary Authorized Redeemer or Cardholder, as applicable) may be ineligible for a refund. If timely notice is provided, in its sole discretion, Truist may either provide comparable replacement tickets or issue a full refund (including any Preferred Access Ticket Fees). Truist may also require that tickets received be returned to obtain a refund. In this case, you (including the Primary Authorized Redeemer or Cardholder, as applicable) should call the Rewards Service Center for assistance.

Truist shall determine whether replacement tickets are "comparable" in its sole discretion. Truist may consider cost, quality, availability, and other factors. In issuing replacement tickets for tickets with seats next to one another, Truist will attempt to keep seating together for any replacement tickets. However, this may not be feasible.

No exchanges or refunds will be provided for lost, stolen, or destroyed Preferred Access Tickets (unless Truist determines it is responsible for any loss or destruction). Once tickets are delivered, you are solely responsible for ensuring the accuracy and security of the Preferred Access Tickets. No exchanges or refunds shall be provided in the event it is determined that you or any individual associated with your Rewards Account failed to comply with the terms and conditions contained herein, provided on a ticket, or by an event provider.

9(j) Shipping Policy.

Tickets may be issued electronically or physically delivered through a variety of shipping options, which are described in the shipping/delivery or terms and conditions section located on the checkout page of the Rewards Website. Shipping prices are quoted in United States dollars. "Cash on delivery" orders are not accepted. Consider the estimated shipping period listed on the checkout page, which may vary from item to item and is contingent on the chosen shipping method. It is understood that, by placing an order for either electronic or physical tickets, the chosen shipping method is agreed to. Truist and the Third-Party rewards vendor are not responsible for or liable for the performance (or non-performance) of any shipping carrier and is not liable for any loss, damage, expense, or delays of the tickets or goods shipped.

9(k) Advertising Disclaimer and Trademarks.

The descriptions of products and services that are posted on the Rewards Website are the representations of the given event providers. Truist is not responsible for the accuracy of these descriptions, typographical errors, pricing errors, product information, or advertising errors.

All trademarks and registered trademarks relating to tickets, events and Event Tickets offerings available through the Rewards Website are the sole property of their respective owners.

9(l) Ticket-Holder Behavior Policy: Ejection and Cancellation.

Each venue reserves the right to refuse admission to or eject any person or group of people whose conduct, language, or behavior is deemed disorderly, profane, vulgar, offensive, threatening, and/or abusive. The Event Tickets holder and party may also be ejected or refused entry to a venue for failing to comply with that venue's rules or policies. It is your responsibility to require each individual associated with your Rewards Account (e.g., ticket holder) to review and understand the policies and rules of a venue at which a ticket is purchased. If the ticket holder or anyone in the party is refused entry or rejected from a venue, no refund will be provided. You shall be responsible for any incidental or consequential expenses incurred relating to that event (e.g., funds spent on transportation, preparations for event, etc.). Additionally, no refunds will be provided if you or

any individual associated with your Rewards Account (e.g., ticket holder) violates (or is suspected of violating) any terms and conditions of the Rewards Program or Rewards Website, including if such violation or suspected violation results in an ejection or refusal to enter a venue.

10. Assumption of the Risk and Waiver of Liability – Travel Rewards, Event Tickets Rewards and Merchandise Rewards.

You hereby assume all risks associated with acceptance, use, or misuse of any Rewards Offering by each and every individual associated with your Rewards Account (e.g., Authorized Users, travel companions, ticket holders, etc.), including but not limited to merchandise, air travel, hotel stays, cruises, vacation packages, car rentals, and Event Tickets. It is further agreed that participation in any activities associated with or as a result of use of Rewards Offerings is at the sole risk of the individual associated with your Rewards Account (e.g., Authorized Users, travel companions, ticket holders, etc.); decisions as to whether or how participation in Rewards Offerings happens shall be entirely the responsibility of you and each individual associated with your Rewards Account (e.g., Authorized Users, travel companions, ticket holders, etc.). By redeeming or allowing anyone to use any Rewards Offering, you are certifying that the recipient(s) is/are in good health and has/have no physical or mental condition(s) that would prevent, or present risk to, their participating in or receiving these types of Rewards Offerings.

YOU (ON BEHALF OF EACH AND EVERY AUTHORIZED USER) EXPRESSLY AND VOLUNTARILY ASSUME RESPONSIBILITY FOR ALL RISK OF PERSONAL INJURY, DEATH, DAMAGES OF ANY KIND PHYSICAL OR PERSONAL, OR LOSS THAT MAY BE SUSTAINED RELATED TO ANY REWARDS OFFERINGS AND ANY SUCH PERSONAL INJURY, DEATH OR LOSS ASSOCIATED IN ANY WAY WITH ANY REWARDS OFFERINGS, EVEN IF SUCH PERSONAL INJURY, DEATH, DAMAGES OF ANY KIND PHYSICAL OR PERSONAL, OR LOSS IS CAUSED, IN WHOLE OR IN PART, BY THE NEGLIGENCE OR GROSS NEGLIGENCE OF TRUIST OR THE THIRD-PARTY REWARDS VENDOR(S). For purposes of clarity, the term “loss” shall mean all damages, losses, costs, and injuries of every kind and character, including, but not limited to, all economic damages, physical or property damages, loss of business opportunities, embarrassment, emotional distress, mental anguish, loss of consortium, loss of services, loss of companionship, and loss of employment. It is understood that you are liable for any injury or damage caused, or claimed to be caused, by participating in or receiving any Rewards Offerings.

In consideration of participating in or receiving any Rewards Offerings, you agree, on behalf of yourself and your Authorized Users, representatives, relatives, heirs, assignees, successors, executors, and administrators, to permanently, irrevocably, and forever release, indemnify, discharge, and hold harmless Truist, the Third-Party rewards vendors, and their respective parent corporations, members, subsidiaries, affiliates, directors, officers, employees, agents, representatives, successors, distributors, partners, licensees and assigned, and any entity or person connected with the Rewards Program from and against any and all actual and potential, known and unknown, suspected and unsuspected claims, demands, causes of action, liabilities and damages for personal injuries, death, damage or loss to personal property, or other harm or loss of any nature whatsoever sustained in connections with any Rewards Offerings. IT IS FURTHER AGREED THAT YOU WILL INDEMNIFY AND HOLD HARMLESS TRUIST AND THE THIRD-PARTY REWARDS VENDOR(S) FROM AND AGAINST ALL CLAIMS, ALLEGATIONS, LAWSUITS, LIABILITIES, LOSSES, AND ANY KIND OF PROPERTY DAMAGES, PECUNIARY DAMAGES, PHYSICAL DAMAGES, EMOTIONAL OR PERSONAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, ALL COURT COSTS AND ATTORNEYS’ FEES ARISING OUT OF, CONNECTED WITH, OR AS A RESULT OF ANY (OR ALL) OF THE FOLLOWING: (A) ANY BREACH OR ALLEGED BREACH OF THESE REWARDS TERMS AND CONDITIONS; (B) YOU OR YOUR AUTHORIZED USER(S) PARTICIPATING IN OR RECEIVING ANY REWARDS OFFERINGS; (C) YOU OR YOUR AUTHORIZED USER’S ACCEPTANCE AND USE OF ANY REWARDS OFFERINGS; (D) ANY USE OF ANY REWARDS OFFERINGS BY TRAVEL COMPANION(S) OR GUEST(S) ACCOMPANYING ON REWARDS OFFERINGS; AND (E) ANY CHANGE IN ANY REWARDS OFFERINGS.

THE AFOREMENTIONED INDEMNIFICATION CONTINUES EVEN IF THE COMPLAINT(S), CLAIM(S), OR ALLEGATION(S) ARISE(S) OUT OF THE NEGLIGENCE OR GROSS NEGLIGENCE OF TRUIST OR THE THIRD-PARTY REWARDS VENDOR(S), IN WHOLE OR IN PART, INCLUDING, WITHOUT LIMITATION, ALL CLAIMS BROUGHT ON OR ASSERTED BY ANY THIRD-PARTY AS A RESULT OF ANY PERSONAL INJURY, DEATH, ANY KIND OF PROPERTY DAMAGES, PECUNIARY DAMAGES, PHYSICAL, EMOTIONAL OR PERSONAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, ALL COURT COSTS AND ATTORNEY’S FEES), OR OTHER LOSS(ES) THAT MAY BE SUSTAINED. IT IS ACKNOWLEDGED AND UNDERSTOOD THAT BY REDEEMING ANY REWARDS OFFERINGS THAT YOU FOREVER LOSE AND WAIVE ANY RIGHT(S) YOU MAY NOW HAVE, HAVE HAD, OR MAY LATER HAVE TO ANY CLAIM, LAWSUIT, OR COMPLAINT AGAINST OR CONCERNING ANY OF THE RELEASED PARTIES BECAUSE OF ANY ACTUAL OR ALLEGED PERSONAL INJURY, DEATH, ANY KIND OF PROPERTY DAMAGES, PECUNIARY DAMAGES, PHYSICAL DAMAGES, EMOTIONAL OR PERSONAL DAMAGES, INCLUDING, BUT NOT LIMITED TO, ALL COURT COSTS AND ATTORNEY’S FEES, OR OTHER LOSS(ES) THAT YOU OR YOUR AUTHORIZED USER(S), OR ANY GUESTS/TRAVEL COMPANIONS MAY SUSTAIN WHILE USING OR PARTICIPATING IN ANY REWARDS OFFERINGS THAT ARE REDEEMED, ANY CHANGE IN ANY REWARDS OFFERINGS, OR USE OF ANY REWARDS OFFERINGS, EVEN IF SUCH PERSONAL INJURY, DEATH, DAMAGES OF ANY KIND, OR LOSS(ES) RESULTS IN WHOLE OR IN PART FROM OR IS CAUSED BY THE NEGLIGENCE OR GROSS NEGLIGENCE OF THE THIRD-PARTY REWARDS VENDOR(S) OR TRUIST.

11. Customer Service/Error Resolution.

If you believe there has been an error, such error must be reported to Truist promptly and always within sixty (60) days after the date the Eligible Purchase or any subsequent adjustment is posted to the Rewards Account. Truist is not liable for any error after that period. After that period, the Rewards Account will be deemed accurate. Rewards Account errors are not billing errors under the Card Account or the Card Agreement. Truist's decision about any error will be final.

If there are any questions regarding: (a) the number of Rewards in the Rewards Account; (b) whether and what amount of Rewards were or should have been earned from a particular Eligible Purchase; (c) the status of any requested Rewards Offering redemption; or (d) any Rewards Offerings redemption posted to the Rewards Account, call the Rewards Service Center.

It is your responsibility (including that of your Authorized Users) to regularly monitor the Rewards Account. If it is believed that there has been any error or unauthorized activity in the Rewards Account, it must be reported to Truist promptly but always within sixty (60) calendar days after the date that: (a) an Eligible Purchase is posted to the Rewards Account; (b) any adjustment of Rewards earned from an Eligible Purchase is posted to the Rewards Account, whether or not the adjustment is initiated by Truist, the Third-Party rewards vendors, or the result of you contacting Truist; (c) the Rewards Offerings redemption is posted to the Rewards Account; or (d) any adjustment of the Rewards Account balance is made, whether or not the adjustment is initiated by Truist, the Third-Party rewards vendors, or the result of you (or one of your Authorized Users) contacting Truist.

Neither Truist nor the Third-Party rewards vendors will be liable for any errors or unauthorized activity in the Rewards Account after this sixty (60)-day time period expires. After the sixty (60)-day time period expires, the Rewards Account shall be deemed accurate. Truist's decision about any error or alleged unauthorized activity in the Rewards Account will be final.

Irrespective of the language in this section of these Rewards Terms and Conditions, you are hereby advised that Rewards Account errors are not billing errors under the Card Account, the Card Agreement, or Regulation Z of the Truth in Lending Act.

12. Taxes.

Earning Rewards and redemptions for Rewards Offerings may be subject to income or other taxes. Any applicable federal, state, or local tax obligations related to participation in the Rewards Program are your responsibility. Please consult a tax advisor concerning any such income or other tax consequences.

13. Audits/Disqualification.

Truist reserves the right to audit the Card Account for compliance with these Rewards Terms and Conditions. If Truist's audit reveals any Rewards discrepancies, the awarding of Rewards and the redemption for Rewards Offerings may be delayed until such discrepancies are resolved. Truist reserves the right to disqualify you and any Authorized User from participation in the Rewards Program and to close the Card Account if, in Truist's sole judgment, the Card Account is not in Good Standing, false information has been provided, or you or any Authorized User has violated any of the terms and conditions of these Rewards Terms and Conditions or the Card Agreement. Such disqualification may be temporary or permanent and may result in the forfeiture of any accumulated Rewards if they are not redeemed within ninety (90) days of account closure. Truist reserves the sole discretion to interpret and apply these Rewards Program Terms and Conditions. All determinations by Truist will be final. Truist will not lose any rights under the Rewards Program Terms and Conditions or Card Agreement if we delay or choose not to take any action for any reason. Truist may waive any of its rights without notifying you.

14. Changes.

Truist may, from time to time and in Truist's sole discretion, amend, delete, or add to the terms of these Rewards Program Terms and Conditions and may change or limit any aspect of the Rewards Program and its restrictions, benefits, or features, in whole or in part. Such changes may be retroactive as allowed by applicable law. Changes may include, but are not limited to, the number of Rewards required to earn Rewards Offerings, the type of Transactions that qualify for Rewards, the type or value of Rewards Offerings, the availability of Rewards Offerings, the imposition of an annual Rewards Program membership fee, the increase of any fees associated with the Rewards Program, or the number of Rewards that may be earned or purchased. Accumulation of Rewards does not give you or any Authorized User any vested rights and you may not rely upon the continued availability of any Rewards Offerings.

15. Disclaimer of Liability.

Truist and its Third-Party rewards vendors and their respective affiliates, directors, officers, employees, agents, or contractors make no representations or warranties, either express or implied, including those of merchantability, fitness, or intended use or a particular purpose and otherwise arising by law, custom, usage, trade practice, course of dealing, or course of performance. You release Truist, the Third-Party rewards vendors, and their Third-Party service providers, and their respective affiliates, directors, officers, employees, agents, or contractors for all activity in connection with the Rewards Program and the Rewards Website, including but not limited to use of the Rewards Program and Rewards Website, and any redemption or attempted redemption for Rewards Offerings through the Rewards Program or Rewards Website.

16. Indemnification.

You agree to indemnify Truist, the Third-Party rewards vendors, and their Third-Party providers and their respective affiliates, directors, officers, employees, agents or contractors, and hold them harmless from and against any loss, damage, liability, cost or expense of any kind (including attorneys' fees) arising from yours and each and every Authorized User's use of the Rewards Program or Rewards Website, and also for all fraud, unauthorized use, or misuse by of the Rewards Program, the Rewards Account(s), and Rewards Website, violation of these Rewards Terms and Conditions or the Card Agreement, or violation of any applicable law or the rights of any third-party.

17. Definitions.

Truist (or "Bank" or "we" or "us" or "our"): means Truist Bank.

You, Your, you, your, and Account Holder: The individual(s) contractually liable for the Account under the Agreement or otherwise responsible for complying with the Agreement. Joint Account Holders are joint and severally liable for the Account.

Authorized User: Any person authorized by You to use a Card or the Card Account. Every Cardholder is an Authorized User.

Card Account: The consumer credit card account for which Truist is the credit card issuer; this includes all related Card(s) used to access the consumer credit card account credit line. A Card Account with multiple Account Holders may be referred to as a Joint Account. Joint Account Holders are joint and severally liable for the Card Account.

Card Agreement: This means the credit card agreement that governs your consumer credit Card Account with Truist, including as the Card Agreement may be amended by Truist from time to time.

Cardholder Rewards: Rewards earned through Cardholder use of the Card(s) on Eligible Purchases; redeemable only by the Cardholder.

Combined Consumer Deposits and Investment Balances: Your Portfolio includes all eligible Truist consumer deposit balances in your checking accounts, savings, Certificates of Deposit, IRAs and/or all investments through Truist Investments Services, Inc. where you are the primary or secondary account owner. For each of your accounts used in the Portfolio, we use the monthly average ledger balance.

Eligible Purchase(s): refers to purchase Transactions less the following: credit chargebacks, credit losses, delinquency assessments, fees, and charges or other Transactions determined (in Truist's sole reasonable discretion) to be unauthorized. The following items are also expressly not considered by Truist to be Eligible Purchases: (1) Cash Advances (via ATM or by any other means), (2) Quasi-Cash or Cash-Equivalent items (e.g., wire transfers, cryptocurrency, peer-to-peer payment platform transfers, travelers' checks, money orders, foreign currency, lottery tickets, or gambling chips or wagers), (3) Convenience Checks, (4) Stored Value Cards (e.g., gift cards, prepaid cards, etc.), and (5) the purchase of Rewards incentives.

Event Tickets: Tickets to events like concerts, sporting events, and the theater.

Good Standing: This generally means that the Card Account is open, and not in default or delinquent and that you are in full compliance with the terms of the Card Agreement; the Bank, using its sole and absolute discretion, determines whether the Account is in Good Standing. Card Accounts in Good Standing have ninety (90) days after account closure within which to redeem their rewards. Please refer to the Business Card Account Agreement for more details regarding default reasons

Loyalty Cash Bonus: means the additional Cash Rewards that may be earned for cardholders who deposit their Cash Rewards via an electronic deposit into an eligible Truist personal checking, personal savings, or personal money market account. The bonus amount will be determined by the cardholder's deposit relationship with Truist Bank at the time Cash Rewards are redeemed and consistent with the redemption procedures described in this agreement.

Rewards Account(s): refers to the account(s) in which the Rewards earned from use of the Card Account are maintained for redemption by the Account Holder in accordance with the Card Agreement (including these Rewards Terms and Conditions).

Rewards Offerings: refers to the Rewards offers the Rewards Program permits the respective Account Holder or Cardholders (if applicable) to redeem for; these may include cash back, merchandise, gift card, travel, Event Tickets, and other goods and services options.

Rewards Service Center: refers to the call center that the respective Account Holder may call to make inquiries related to Rewards and Rewards Offerings. The Rewards Service Center phone number is 800-255-7125 and is available Monday through Friday from 7:00 am to 9:00 pm ET, and on Saturday and Sunday from 9:00 am to 9:00 pm ET.

Rewards Website: refers to the website (cardrewards.truist.com) that the respective Account Holder may access to make inquiries related to Rewards and Rewards Offerings. The Rewards Website may be accessed through Truist Online Banking at Truist.com or the Truist Mobile Banking App.

Third-Party: entities who are not affiliates of Truist (each a “Third-Party”), but which provide or supply some aspects, benefits, or enhancements to the Rewards Program. Truist is not responsible or liable for the actions or inaction of Third-Party vendors or for anything in connection with those products or services provided by such Third Parties.

Transaction: This refers to an authorization request, purchase, balance transfer, cash advance, overdraft protection transfer, cash-equivalent Transactions, deposit, payment, refund, account inquiry, or other transaction that is or was: (a) initiated using your Card or the Card Account and (b) processed (or submitted for processing) via a Card Association Network.

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