

**TRUIST ENJOY CASH REWARDS PROGRAM**  
**Truist Enjoy Cash Rewards Program Terms and Conditions**

The following Truist Enjoy Cash Rewards Program Terms and Conditions ("Rewards Program Terms and Conditions") govern any and all rewards available under your Truist Enjoy Cash Rewards credit card account ("Credit Card"). These Rewards Program Terms and Conditions are an addendum to your Truist Consumer Credit Card Agreement ("Agreement"); in the event of any conflict between these Rewards Program Terms and Conditions, the terms of your Truist Consumer Credit Card Agreement will control. You accept and agree to be bound by the Rewards Program Terms and Conditions whenever you use your Credit Card. As used below, the terms "we," "us," or "our" refer to Truist Bank ("Truist"), the "Program" refers to the Truist Enjoy Cash Rewards Program, and "Cash Rewards" refers to all rewards earned or redeemed through the Program. In addition, the terms, "you," "your," or "member" refers to the person who is responsible for the Credit Card.

**General Rewards Program Rules:**

1. The Program is only available to Truist primary or joint accountholders who have a Credit Card that is intended to be used for family, personal and household purposes; to use the Program, the Credit Card must be in good standing, i.e., the account is open, current (no past due balances), and not in default or delinquent.
2. We reserve the right to alter, temporarily suspend, or terminate the Program at any time without notice; this may result in the cancellation of any outstanding Cash Rewards balance related to your Credit Card. Changes to the Rewards Program Terms and Conditions will be posted on the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App. You may also call the Truist Rewards Center at 855-522-8079, seven days a week from 8 a.m. - midnight ET, except major holidays, for a copy of the current Rewards Program Terms and Conditions. Changes may affect any Program benefit including, but not limited to, reward items, Cash Rewards value, and Loyalty Cash Bonus. It is your responsibility to regularly review the Rewards Program rules for any changes.
3. If, in our sole discretion, we suspect you or any cardholder have engaged in fraud, misuse, abuse, or suspicious activity in using the Credit Card, the Program, or any other Truist rewards programs or products, we may suspend or terminate your participation in the Program, including your ability to redeem or access your earned Cash Rewards. In such event, we may close your Credit Card account immediately and without notice; this may result in the forfeiture of all of your Cash Rewards.
4. If, in our sole discretion, you or any cardholder violate these Program rules or violate the terms of any other Truist rewards program or products, we may suspend or terminate your participation in the Program, including your ability to redeem or access your earned Cash Rewards.
5. All reward items are subject to availability. We may withdraw, change, or replace specific available reward items or modify the redemption value of rewards at any time.
6. The terms of this Program are void to the extent prohibited by law, but we may enforce all other terms.
7. Generally, Cash Rewards cannot be used to make payments for obligations owed to us or our affiliates. You may not use Cash Rewards to make the minimum payment or pay any fees stated on your monthly billing statement. However, we may allow you to apply Cash Rewards as a statement credit on your Credit Card.
  - a. We typically apply redemption requests within 10 business days; however, processing time could take longer. To avoid paying interest charges on your purchases, you must

ensure that your entire outstanding balance is paid in full before your billing cycle's due date.

8. You may not apply Cash Rewards as a statement credit to produce a credit balance on your Credit Card. If your combined payment(s) and scheduled Cash Rewards redemptions would result in the creation of a credit balance, we will automatically refund you the balance.
9. Cash Rewards balances cannot be combined with any other loyalty/frequency reward program.
10. Unredeemed Cash Rewards balances have no monetary value.
11. If you believe there is an error on your Program account, you must report such error to us promptly but in no event more than 60 days after the date the eligible purchase (or any subsequent adjustment) posts to your Credit Card. After that time, Truist is not liable for any error and your Program balance will be deemed correct. Rewards Program errors are not billing errors under your Credit Card Agreement. Truist's decision regarding any error will be final.
12. Taxes: Earning and redemption of Cash Rewards may be subject to income tax or other taxes. Any applicable federal, state, or local tax obligations related to the Program are your responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program.
13. Truist will not lose any rights under the Rewards Program Terms and Conditions or 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. If you cancel your participation in the Program, you must also close your Credit Card. You may call the Truist Contact Center at 844-4TRUIST (844-487-8478), 24 hours a day, 7 days a week, for assistance.
15. For Cash Rewards balance inquiries and updates, you may view account information on the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App. You may also call the Truist Rewards Center at 855-522-8079, seven days a week from 8 a.m. - midnight ET, except major holidays.
16. 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.

#### **Cash Rewards Earning Program Rules:**

17. You may earn Cash Rewards on eligible purchases made with your Credit Card. Eligible purchases include any signature-based purchase, internet purchase, purchase made using a credit card terminal, phone or mail-order purchase, or automatic bill payment (each an "eligible purchase"). Cash Rewards earned will be applied to your Cash Rewards balance daily.

#### **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. We use MCCs to determine whether eligible purchases qualify for 2% or 3% Cash Rewards. We do 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 2% or 3% Cash Rewards - for example, if the MCC tells us that you made a purchase at a grocery store or supermarket - you will receive 2% Cash Rewards for that purchase. You may believe that a purchase at a given merchant qualifies for 2% or 3% Cash Rewards, but we rely on the MCC applied to the merchant 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 2% Cash Rewards. For more information about MCCs you may call the Truist Rewards Center at 855-522-8079.

**\$1,000 Monthly Category Cap on 2% or 3% eligible purchases:**

Each month, you may earn 2% or 3% Cash 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 2% or 3% Cash Rewards on those purchases. Instead, you will earn 1% Cash 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.

18. Cash Rewards you will earn:

**1% Cash Rewards on all eligible purchases**

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

**2% Cash Rewards on eligible grocery store/supermarket purchases**

Subject to the Monthly Category Cap, you will earn two percent (2%) Cash 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 2% Cash Rewards but are eligible to earn 1% Cash Rewards.

**2% Cash Rewards on eligible utilities purchases**

Subject to the Monthly Category Cap, you will earn two percent (2%) Cash 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 2% Cash Rewards but are eligible to earn 1% Cash Rewards.

**3% Cash Rewards on eligible gas purchases**

Subject to the Monthly Category Cap, you will earn three percent (3%) Cash Rewards for each eligible purchase spent on gas at service stations and automated fuel dispensers. 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 3% Cash Rewards but are eligible to earn 1% Cash Rewards.

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

19. The following transactions are excluded from earning rewards: cash disbursements, cash advances, peer-to-peer payment platform transfers, balance transfers, cash equivalents, fees of

any kind, interest charges, ATM transactions, credit insurance, fraudulent or unauthorized transactions, credits, returns, and quasi-cash transactions including the purchase of traveler's checks, access checks, or foreign currency, or money orders.

20. Cash Rewards are considered earned when posted to your Program account.
21. Any credits, except payments to the account, will reduce the Cash Rewards available. If your returns or credits exceed your eligible purchases, you will see a negative Cash Rewards balance posted on the Program account.
22. Cash Rewards are tracked and redeemable on a first-to-expire basis. This means that the Cash Rewards that have been on your account the longest will be spent first upon redemption.
23. Cash 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, 2020 are eligible for redemption until July 31, 2025.
24. If your Credit Card account is closed, you will no longer earn Cash Rewards and any accrued Cash Rewards you have outstanding at that time will be forfeited and cannot be redeemed.

#### **Cash Rewards Redemption Program Rules:**

25. You must call the Truist Rewards Center at 855-522-8079 from 8 a.m. - midnight ET, seven days a week, or visit the Program's website through Truist Online Banking at Truist.com or the Truist Mobile Banking App to redeem your accrued Cash Rewards.
26. Cash Rewards may be redeemed for statement credit, electronic deposit to an eligible account, check, gift cards, merchandise, travel, and occasionally other experiences. Redemption rates may vary and are subject to change without notice. For the most current program rules, refer to the Rewards Program Terms and Conditions posted on the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App. You may also call the Truist Rewards Center at 855-522-8079.
27. Redemptions are subject to availability and other requirements of these Rewards Program Terms and Conditions. Reward items may only be redeemed using Cash Rewards. With the exception of travel rewards, no funds may be added to the Cash Rewards to facilitate the redemption of reward items.
28. At the time of redemption, the Truist Rewards Center will reduce your Cash Rewards balance by the amount of Cash Rewards redeemed.
29. Physical Gift Cards and checks can only be mailed within the fifty (50) United States and the District of Columbia.
30. Truist may, without notification: (i) change or terminate participating merchants, (ii) withdraw, limit, modify, or cancel any reward, (iii) add an unlimited number of restrictions (e.g., blackout dates), or (iv) increase the amount of Cash Rewards required for any reward.

#### **Cash Rules:**

31. Cash Rewards may be redeemed and applied as a statement credit to your Credit Card account, mailed to you in the form of a check, or deposited electronically into an eligible Truist personal checking account, personal savings account, or personal money market account. We do not allow Cash Rewards to be deposited electronically into a non-Truist account.

32. You must have a Cash Rewards balance of \$25 or more to redeem for a statement credit, electronic deposit, or check.
33. For statement credit redemptions, please allow up to ten (10) business days from the redemption date for the statement credit to be applied to your Credit Card. Statement credits will reduce your Credit Card 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 any minimum payment amounts due by the payment due date.
34. For electronic deposit redemptions, please allow up to ten (10) business days from the redemption date for the electronic deposit to be applied to your eligible Truist personal checking, personal savings or personal money market account.
35. You will receive a 10% Loyalty Cash Bonus added to your cash redemption amount when you electronically deposit your Cash 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; if applicable, this 25% 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 rewards redemption. For Truist Dimension Checking account or Signature Advantage 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 3 monthly reviews to assign your Loyalty Cash Bonus percentage as follows:

- 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

For the purposes of this Loyalty Cash Bonus, your deposit 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 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 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.

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 Cash 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 3 calendar months was decreased to \$30,000.

36. If your electronic deposit is rejected for any reason, we will refund the Cash Rewards amount redeemed back to your Program account. You will not earn any Loyalty Cash Bonus on an attempted electronic deposit redemption that has been rejected.
37. If you select a check, the Truist Rewards Center will issue a check 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 Credit Card. You are still responsible for paying any 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 Credit Card. 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.
38. All redemptions are final.

**Physical Retail Gift Cards and Electronic Retail Gift Cards (collectively referred to as “Gift Cards”)  
Rules:**

39. 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.
40. 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.
41. Gift Cards will not be extended beyond the specified expiration date, if applicable.
42. Blackout dates may apply to the use of some Gift Cards.
43. Terms and conditions may vary according to the specific Gift Card issued.
44. In-stock electronic gift cards (may be referred to as “eGifts” elsewhere (e.g., on the Program website)) will be sent within two (2) business days to the email address (and/or mobile phone) that you specified when the redemption request was placed.
45. In-stock physical gift cards will be mailed within ten (10) business days to the address that you specified when the redemption request was placed.
46. Gift Cards will not be personalized.
47. 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).
48. Truist will not replace a Gift Card, even if it is lost, stolen, destroyed, or expired.
49. Gift cards are not exchangeable or refundable.
50. Gift Cards are not redeemable for cash, except to the extent required by law.

51. 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.
52. Truist is not responsible for rewards or related correspondence lost or delayed due to mail delivery.
53. Standard mail is available for all Gift Cards. Rush shipping is available for select Gift Cards. Gift Card orders that meet or exceed \$250 in value will be shipped by mail.
54. Gift Cards ordered at the same time may arrive separately.
55. All redemptions are final.

**Merchandise Rules:**

56. General terms and conditions for redeeming merchandise:
  - a. Prices are guaranteed upon redemption. The cost of shipping, handling, and applicable taxes are included in the price shown for each item. Cash Rewards will be deducted at the time of redemption.
  - b. Once you redeem, except for the limited exceptions listed under "Return Policy," your transaction is nonrefundable and Cash Rewards will not be reinstated.
  - c. All product orders are subject to availability. The Truist Rewards Center will contact you if an item is no longer available to determine if you want a substitution or a refund. Truist reserves the right to offer substitute items which are similar and are of equal or greater value, but will not provide a substitute item unless you agree to it.
  - d. If the merchandise is defective, please call the Truist Rewards Center at 855-522-8079 within thirty (30) days of receipt and request a return authorization for a refund. After thirty (30) days you must follow the manufacturer's warranty process which you may find on the manufacturer's website.
  - e. Items ordered at the same time may arrive separately.
  - f. We cannot deliver to P.O., A.P.O., F.P.O. boxes, or any address outside the fifty (50) United States, the District of Columbia and Puerto Rico. Some merchandise may not be shippable to Alaska, Hawaii or Puerto Rico.
  - g. Merchandise lost or stolen after delivery will not be refunded or replaced.
57. Shipping and Delivery Information:
  - a. Items sent by USPS, UPS or FedEx:
    - i. Generally, in-stock merchandise will ship within five (5) business days. Items that are not in stock will ship the day they become available. Addresses cannot be changed after order has been placed.
    - ii. When possible, refuse delivery from the shipper if the package is visibly damaged. If you are unable to refuse delivery for any reason and the package is visibly damaged, contact the Truist Rewards Center at 855-522-8079 within 72 hours of delivery, and we will file a claim for a refund for you.
  - b. Items sent by a trucking company:
    - i. Items may take up to four (4) weeks to ship.
    - ii. A daytime phone number must be provided. You will be contacted by the carrier to schedule an appointment for delivery between 9:00 am and 5:00 pm Monday - Friday. An adult, 18 years or older, must be present to inspect and sign for the delivery. The delivery crew will deliver the product to your shipping address and will usually bring it onto the premises.
    - iii. Applicable large screen televisions, appliances and exercise equipment will be placed in the room of your choice (access permitting) and unboxed; packaging materials will be removed.
    - iv. No items will be installed or set up.

- v. Please inspect all items when delivered by the delivery team; if the screen is cracked or you plug in electronic devices (if feasible) and they don't work, refuse delivery.
- vi. If the item appears to be damaged or defective, you should refuse the delivery and contact the Truist Rewards Center at 855-522-8079. If you are unable to refuse delivery for any reason and the package or product is damaged, contact the Truist Rewards Center at 855-522-8079 within 72 hours of delivery and we will file a claim for a refund for you.
- vii. If you believe the item is defective, please call the Truist Rewards Center at 855-522-8079 within thirty (30) days of receipt. Our customer service team may refer you to a dedicated factory service team or we will arrange to have the item picked up and will refund the Cash Rewards amount redeemed back to your Program account. After thirty (30) days you must follow the manufacturer's warranty process which you may find on the manufacturer's website.

58. Return Policy:

- a. Except as expressly provided within these Program Terms, items are nonrefundable and nonreturnable.
- b. Please call the Truist Rewards Center at 855-522-8079 if you believe you received the incorrect item; we will attempt to confirm what you received against the order placed. If we confirm that an incorrect item was shipped and upon our receipt of the returned item, we will refund your Program account Cash Rewards equivalent to the amount used to redeem for the item.

**Additional Rules for Travel Purchases or Redemptions through the Rewards Program:**

You may redeem Cash Rewards for airline tickets, hotels, car rentals, and activities.

If the cost of the travel redemption is more than the Cash Rewards available for redemption, you may pay the difference with your Credit Card.

You may also choose to pay the full amount with your Credit Card.

Cruise bookings and vacation deals are available for purchase through this Program.

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

Please review all terms, conditions, and notices set forth on the Program 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 90 days to process and are subject to the policies of the individual 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 foreign country.

Additional Terms and Conditions apply to all travel items, and are disclosed during the booking process.

**Airline Tickets**

- 59. You may redeem Cash Rewards for airline travel, publicly scheduled passenger flights, on most major, U.S.-based airlines. **NOTE:** A \$28.00 airline ticket redemption fee may be charged per ticket. This fee is subject to be changed by us at any time, without prior notice.

60. Airline tickets are NON-REFUNDABLE, non-changeable tickets. This includes taxes, destination charges, and any other applicable fees. Additionally, all tickets will be subject to applicable airline penalties and/or restrictions.
61. For Cash Rewards to be used, airline ticket reservations must be booked through the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App. You may also call the Truist Rewards Center at 855-522-8079, seven days a week from 8 a.m. - midnight ET, except major holidays.
62. Airline tickets may be purchased in any designated individual's name, but must be redeemed by the primary or joint accountholders on the account. Itinerary confirmation will be delivered to the primary or joint accountholder via email within 48 hours of booking. Paper itineraries will be sent to your address upon request. **NOTE:** A \$14.95 fee may apply for each paper itinerary issued. Paper itineraries are mailed within seven (7) business days of the final booking. **NOTE:** A \$30.00 charge will be applied when booking airline tickets through the Program and the client does not redeem any Cash Rewards as part of the booking. These fees are subject to change at any time, without notice.
63. 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).
64. We have 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 companions and the carriers. The responsibility of any travel rewards supplier to you/your travel companions is limited to the travel rewards supplier's contractual and statutory liability as a common carrier.
65. We assume 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 and/or your guest may suffer by reason of any act, default, nonperformance or wrongful, careless, negligent, or unauthorized act or omission of any reward supplier, its employees, or any third party (e.g., including airline bankruptcy).
66. 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 48 hours prior to departure for domestic flights and at least 72 hours prior to departure for international flights to learn if your flight schedule changed.
67. Check with each airline regarding its specific boarding and check-in requirements; it is always best to check-in within 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.
68. Photo ID is required at check-in for all flights. Passport is required for all international travel, including layover and stopover destinations (other documentation may be applicable). Most countries require a minimum of six-month validity on your passport to travel. You should contact the airline carrier for the most current travel guidelines and procedures prior to flight.
69. Baggage policies and fees vary by airline carrier. Please check with the airline carrier for baggage charges, size limitations, weight and other restrictions.

## Hotels

70. Hotel rooms are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the room/rate description.

71. If you have made a hotel reservation through the Program, cancellations or modifications received at any time may result in the assessment of a supplier fee. This fee will appear on your monthly credit card statement as "Trip Charges."
72. No-shows are NON-REFUNDABLE and will result in a total forfeiture of any payments made and Cash Rewards used by you in connection with the reservation, without credit due.
73. Contact the travel provider via the number listed on your itinerary for all cancellation or modification requests. Cancellations or modifications handled directly by the property may result in additional fees.

### **Car Rental**

74. If you have made a car rental reservation through the Program, cancellations or modifications received at any time may be subject to the applicable supplier fee. This fee will appear on your monthly credit card statement as "Trip Charges."
75. No-shows are NON-REFUNDABLE and will result in total forfeiture of any payments made and Cash Rewards used by you in connection with the reservation, without credit due.
76. Renters must meet the minimum age requirement (usually 25 years of age) at the location where the car is being rented and have a valid driver's license, major credit card and good driving record.

### **Activities**

77. Theater tickets, theme-park passes, and select sightseeing tours are NON-REFUNDABLE once booked. All other cancellations received within three (3) days of activity date are NON-REFUNDABLE.
78. Cancellations or modifications received at any time may be subject to applicable supplier fees. This fee will appear on your monthly credit card statement as "Trip Charges."
79. No-shows are NON-REFUNDABLE and will result in a total forfeiture of any payments made and Cash Rewards used by you in connection with the reservation, without credit due.

### **Cruises**

80. Cash Rewards can be redeemed for cruises. You must book cruises by calling the Truist Rewards Center at 855-522-8079. Cruise reservations are subject to the rules of each vendor on your itinerary. Refunds require a minimum of six (6) to eight (8) weeks for processing and are subject to the policies of the individual travel provider.
81. We accept no responsibility or liability for name errors that occur during the reservation process. It is the responsibility of you to make sure that the name/names on the reservation are an exact match to the proof of citizenship/form of identification used.
82. 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.

### **Contact Information**

83. For Cash Rewards balance inquiries and updates, or for a list of current reward items, merchant disclosures, and rewards requirements, you may call the Truist Rewards Center at 855-522-8079,

seven days a week from 8 a.m. - midnight ET, or view information on the Program website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App.

84. For questions regarding Truist credit cards, call 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 for assistance.
85. Truist assumes no liability for injury, damage, loss, accident, delay, or death related to your use of any redemption(s) or purchase(s) made through the Program. You hereby assume all risks associated with your acceptance, redemption, purchase, use, or misuse of redemptions or purchases made through the Program including but not limited to merchandise, air travel, hotel stays, cruises, vacation packages, car rentals, and event tickets. You further agree that your participation in any activities associated with or as a result of travel or event ticket redemptions/purchases are at your sole risk and decisions as to whether or how you participate in those activities shall entirely be your responsibility.

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Form #XXXX