Truist Enjoy Travel Rewards FAQ

What is the Truist Enjoy Travel Program?

Answer: The Truist Enjoy Travel Program is a way for you to earn miles just for making purchases with your Truist Enjoy Travel credit card. It is easy, convenient, and rewarding.

What is the cost to participate in the Truist Enjoy Travel Program?

Answer: There is no cost to participate in Truist Enjoy Travel. Please refer to your initial Truist Enjoy Travel Credit Card Rewards Terms and Conditions for your specific terms.

How do I earn Miles?

Answer: You will earn miles on Eligible Purchases made with your Truist Enjoy Travel credit card. Eligible Purchases 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.

You will earn:

- Two (2) Miles for each $1.00 spent on eligible airline ticket, car rental or hotel lodging purchases
- One (1) Mile for each $1.00 spent on all Eligible Purchases

Merchant Category Codes are used to determine whether Eligible Purchases qualify for two (2) miles.

In order to earn miles, your credit card account must be in 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.

How can I redeem my miles?

Answer: Miles will be redeemable only if your credit card account is in 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. You may redeem your miles rewards for Reward Offerings by visiting Truist Online Banking at Truist.com or Truist Mobile Banking. You can also call the Rewards Service Center at 800-255-7125 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.

NOTE: When calling the Rewards Service Center, a $25.00 travel Rewards Offerings redemption fee will be charged per Rewards Offering at the time of booking. No fee is charged when you

redeem Rewards for bookings made using the Rewards Website. This fee is subject to be changed by us at any time, without prior notice.

What is a Merchant Category Code?

Answer: Each merchant - that is a retailer, business, or any other place where you make a purchase - is assigned a Merchant Category Code that indicates the merchant's area of business. For example, hotels and rental cars are generally assigned a specific Merchant Category Code. Truist uses Merchant Category Codes to determine whether Eligible Purchases qualify for two (2) miles.

Truist does not assign or have any control over Merchant Category Codes, which are chosen and assigned by a third party, who may change the Merchant Category Codes from time to time. When you make an Eligible Purchase at a merchant, Truist is provided the code for that merchant at the time of the Transaction. If the Merchant Category Code matches a category that gives you two (2) miles - for example, if the Merchant Category Code tells Truist that you made a lodging purchase at a hotel - you will receive two (2) miles for each $1.00 spent for that Eligible Purchase.

You may believe that a purchase qualifies for two (2) miles, but the Merchant Category Code may not qualify. For example, if you eat at a restaurant within a hotel, it may be assigned a "restaurant" Merchant Category Code, which will not earn two (2) Miles for each $1.00 spent.

How can I use my Miles?

Answer: You may redeem your miles rewards for Reward Offerings by visiting the Rewards Website at Truist.com or Truist Online Banking or Truist Mobile Banking. You can also call the Rewards Service Center at 800-255-7125 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.

What types of rewards are available?

Answer: The Truist Enjoy Travel program offers cash, travel, merchandise, gift cards and more. Travel rewards include airline tickets, hotel bookings, auto rental bookings, cruise bookings and activities. You will also find gift cards to several of your favorite, name brand merchants in a variety of categories including shopping, dining, entertainment, sports & leisure, and health & beauty, to name a few. Please visit the Rewards Website for more details at Truist.com.

When you choose to redeem your miles for travel through the program, you may earn elevated rewards in the form of a Loyalty Travel Bonus based on your deposit relationship(s) at Truist. (See How do I receive a Loyalty Travel Bonus? for more details).

How do I receive a Loyalty Travel Bonus?

Answer: New deposit accounts will not be eligible for a Loyalty Travel Bonus until the first month following account opening, after the eligible Loyalty Travel Bonus percentage has been updated. Your Loyalty Travel Bonus percentage will be updated by the fifth (5th) business day of each month and will persist until it is updated the following month. You will receive the Loyalty Travel Bonus percentage in effect at the time you redeem Miles for travel Rewards Offerings in the Rewards Program. If you completed a travel Rewards Offering redemption prior to your Loyalty Travel Bonus percentage being updated for the month, we will not retroactively update your Loyalty Travel Bonus percentage. If you have more than one (1) account or relationship listed above that is eligible for an elevated Loyalty Travel Bonus, your Loyalty Travel Bonus percentage will be determined by the account or relationship with the highest Loyalty Travel Bonus percentage you are eligible for at the time of redemption.
If your travel Rewards Offering is rejected for any reason, we will refund the Miles Rewards amount redeemed back to your Rewards Account.

Unless you are eligible for an alternate Loyalty Travel Bonus percentage as described below, you will receive a 10% Loyalty Travel Bonus when you redeem your rewards for travel through the rewards program.

If you have a Truist Marquee Checking account and redeem Miles for travel Rewards Offerings through the Rewards Program, you'll receive a 50% Loyalty Travel Bonus. For example, if a flight costs $500 and normally requires 50,000 Miles, the 50% Loyalty Travel Bonus would cut that requirement in half—so you'd only need 25,000 Miles to book the same flight. This benefit applies exclusively to Miles redeemed for travel Rewards Offerings within the Rewards Program.

For Truist One Checking account clients, your Loyalty Travel Bonus percentage will be determined based on your Truist One Checking Level. Most Truist One Checking accounts start in Level 1 upon account opening and can begin increasing Levels following the first month Truist One Checking levels are determined by the balance in your Portfolio. For each of your accounts used in the Portfolio, we use the monthly average ledger balance. We then take the sum of all of these accounts to determine the Portfolio balance for the month. Each month, your Level is based on the highest Portfolio value of the three previous months. Leveling up can occur on a monthly basis, but leveling down can only occur on a three-month basis.

Accounts that are opened with a company ID code through a company sponsored Financial Wellness program start at Level 2; Clients identified as Premier and Wealth start at Level Premier**.** Truist Dynamic Business Checking linkage will be checked when levels are calculated. If clients have a linked Dynamic Business Checking account, they will be granted Level Premier.

For each Truist One Checking Level, your Loyalty Travel Bonus percentage is:

- 50% Loyalty Travel Bonus for Level Premier: $100,000 or more.
- 40% Loyalty Travel Bonus for Level 4: $50,000 - $99,999.99.
- 30% Loyalty Travel Bonus for Level 3: $25,000 - $49,999.99.
- 20% Loyalty Travel Bonus for Level 2: $10,000 - $24,999.99.
- 10% Loyalty Travel Bonus for Level 1: $0 - $10,000.

For Truist Dimension Checking account, Truist Signature Advantage Checking account, and Truist Asset Management Account clients, your Loyalty Travel Bonus percentage is determined by the balance in your Portfolio. For each of your accounts used in the Portfolio, we use the monthly average ledger balance. We then take the sum of all of these accounts to

determine the Portfolio balance for the month. Each month, your Loyalty Travel Bonus percentage tier is based on the highest Portfolio value of the three (3) previous months. **Your Loyalty Travel Bonus percentage may increase or decrease monthly.** Your Loyalty Travel Bonus percentage will be determined based on the following tiers:

- 50% Loyalty Travel Bonus if the highest Portfolio value is $100,000 or greater.
- 25% Loyalty Travel Bonus if the highest Portfolio value is between $25,000 and $99,999.99.
- 10% Loyalty Travel Bonus if the highest Portfolio value is less than $25,000.

How can I redeem for cash?

Answer: 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 ("eligible Truist Personal Deposit 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.

How many miles can I earn?

Answer: There is no limit to the number of miles you can earn. (See How do I earn miles? for more details.)

When will my miles expire?

Answer: 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, Miles earned on November 15, 2025, are eligible for redemption until November 30, 2030.

If I close my Truist Enjoy Travel credit card, can I still use my miles?

Answer: Your Truist Enjoy Travel credit card must be open or closed within the last ninety (90) days, and in Good Standing to use your miles. If you or Truist close your credit card account, all related balances will be forfeited if they are not redeemed within ninety (90) days of account closure.

How will you notify me about the number of miles that I've accumulated?

Answer: You can view and use your accumulated miles online at any time by visiting the Rewards Website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App.

Can I combine the miles I earn on my Truist Enjoy Travel credit card with those earned in frequent-flyer programs or on other mileage cards?

Answer: No. Because Truist Enjoy Travel provides the flexibility to travel on most major U.S. based airlines, you cannot combine miles from your Truist Enjoy Travel credit card with other non-Truist airline frequency or reward programs.

Can I combine the miles I earn on my Truist Enjoy Travel credit card with rewards earned on another Truist credit card account?

Answer: Yes. 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.

How do I book travel?

Answer: 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: When calling the Rewards Service Center, a $25.00 travel Rewards Offerings redemption fee will be charged per Rewards Offering at the time of booking. No fee is charged when you redeem Rewards for bookings made using the Rewards Website. This fee is subject to be changed by us at any time, without prior notice.

To book travel, visit the Rewards Website accessible through Truist Online Banking at Truist.com or the Truist Mobile Banking App or call the Truist Rewards Service Center at 1-800-255-7125 Monday through Friday from 8 a.m. – 6 p.m..

If the cost of the airline ticket is more than the number of miles I want to redeem, do I have the option to pay the difference?

Answer: Yes. You may choose the number of miles you want to redeem and pay the remainder of your ticket by using your Truist Enjoy Travel credit card.

What other types of travel rewards are available?

Answer: You may also redeem your miles for hotel bookings, car rental bookings, and events as part of your Truist Enjoy Travel program. If the cost is more than the number of miles you want to use, you will have the option to pay the difference or the full amount with your Truist Enjoy Travel credit card. If you decide to not use any rewards to pay for the travel, there is a $25.00 fee. Additional Terms and Conditions apply and are disclosed during the booking process and within Truist Enjoy Travel Credit Card Rewards Terms and Conditions.

What other travel benefits are available with my Truist Enjoy Travel credit card account?

Answer: You are eligible for a statement credit of up to $85 every 4 years for TSA PreCheck® or Global Entry® application fee reimbursement. Refer to the Truist Enjoy Travel Rewards Terms and Conditions for complete details.

Are there any fees I must pay to redeem for travel with my Truist Enjoy Travel Rewards?

Answer: 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 that is due at time of booking.

Additionally, when calling the Rewards Service Center, a $25.00 travel Rewards Offerings redemption fee will be charged per Rewards Offering at the time of booking. No fee is charged when you redeem Rewards for bookings made using the Rewards Website. This fee is subject to be changed by us at any time, without prior notice.